



HLB HOLIYAY: MSIG TRAVEL INSURANCE PROMOTION

Last updated on 18 August 2022

PROMOTION PERIOD

The **Hong Leong Bank Berhad** [Company No. 193401000023 (97141-X)] (“**HLB**”) and **MSIG Insurance (Malaysia) Bhd** [Company No. 197901002705 (46983-W)] (“**MSIG**”) jointly organised **HLB Holiyay: MSIG Travel Insurance Promotion** (“**Promotion**”) commences on 22 August 2022 and ends on 31 January 2023 both dates inclusive (“**Promotion Period**”), unless otherwise notified.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Promotion (“**T&Cs**”):

ELIGIBILITY

1. This Promotion, is open to all Malaysians, Permanent Residents of Malaysia, Malaysian Work Permit/Employment Pass Holders or otherwise legally employed person in Malaysia (“**Customers**”) who have purchased a **TravelRight Plus Insurance Policy** which is underwritten by MSIG (“**Travel Insurance**”) via MSIG’s website at <https://takeiteasy.msig.com.my/hlb/> (“**MSIG’s Website**”) during the Promotion Period.
2. This Promotion is applicable to all cardholders (“**Cardholders**”) of HLB Credit and Debit Card (“**Cards**”).
3. HLB reserves the right to disqualify any Cardholders from this Promotion if the Cardholders:
 - (a) have in the past committed, or is currently suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Travel Insurance and/or any of the facilities granted by HLB; and/or
 - (b) are facing bankruptcy proceedings, or has been declared bankrupt either before or during the Promotion Period.

PROMOTION MECHANICS

4. The promotion code (“**Promo Code**”) provided by HLB (“**HLBHOLIYAY**”) must be entered at the Summary Review page before checkout on MSIG’s Website.
5. Payment of insurance premium must be made with the Cards issued in Malaysia.
6. Cardholders who have completed the requirements of Clause 4 and 5 above will be entitled to a 25% rebate on their Travel Insurance premium excluding service tax and stamp duty (if any) (“**Eligible Customers**”).
7. Eligible Customers are responsible for providing accurate and full contact details as required during the purchase process. MSIG shall not be held responsible if MSIG is unable to contact the Eligible Customers with the information provided by the Eligible Customers during the purchase process.
8. All applications for the Travel Insurance shall be subject to MSIG’s approval and terms and conditions.

9. The insurance premium paid for the Travel Insurance under this Promotion is not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
10. Eligible Customers are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Promotion.

GENERAL

11. By participating in this Promotion, Eligible Customers:
 - (a) agree that they have read, understood and agreed to be bound by the T&Cs of the Promotion and any other relevant terms and conditions that HLB and MSIG may impose from time to time;
 - (b) agree that all records of transactions within or outside of Malaysia captured by MSIG's system(s) for the Promotion are final;
 - (c) agree to access HLB's website at www.hlb.com.my ("**HLB's Website**") and MSIG's Website at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs/details of the Travel Insurance;
 - (d) agree that HLB's and/or MSIG's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers;
 - (e) authorise and consent for HLB and/or MSIG to disclose their personal data i.e., contact number to an authorised third (3rd) party vendor as HLB and/or MSIG deems fit for the purpose of this Promotion; and
 - (f) agree that they have read, understood and agree to be bound by HLB Privacy Notice, both of which are available at HLB's Website.
12. HLB and/or MSIG reserve the right to:
 - (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Travel Insurance, wholly or in part at HLB's or MSIG's absolute discretion ("**Variation**") by way of posting on HLB's Website and/or MSIG's Website, or in any manner which HLB and/or MSIG deems practical, in order to give prior notice to the Customers on such Variation of this Promotion; and
 - (b) disqualify any Customer at HLB's or MSIG's sole discretion from participating in this Promotion.
13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
14. This document is not intended to be an invitation or offer for subscription of Travel Insurance nor does it amount to solicitation by HLB and/or MSIG for subscription of Travel Insurance by anyone. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up for the Travel Insurance.
15. The T&Cs herein, and any relevant terms and conditions that HLB may specify from time to time shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the specific T&Cs herein shall prevail to the extent of such discrepancy.

16. The T&Cs herein are to be read together with the terms and conditions governing MSIG's Travel Insurance as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
17. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final terms and conditions on the MSIG's Website shall prevail.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If you have any enquiries regarding the terms and conditions, please email us at hlb_online@my.msiga.com.