



HONG LEONG BANCASSURANCE APPLY & QUALIFY CAMPAIGN (Last updated: 30 October 2025)

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (Company No. 193401000023 (97141-X)) ("**HLB**") "**Hong Leong Bancassurance Apply & Qualify Campaign**" ("**Campaign**") commences on **1 November 2025** and ends on **30 November 2025**, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS AND CONDITIONS

The terms and conditions applicable to the Campaign ("**T&Cs**") are as follows:

ELIGIBILITY

1. The Campaign is open to all existing HLB customers ("**Eligible Customers**").
2. The participating insurance products for this Campaign are **Hong Leong SMART Wealth Insurance, Hong Leong SMART Income Plus Insurance, Hong Leong SMART3 Shield Insurance, Hong Leong SMART5 Flexi Insurance, Hong Leong SMART Protect Vantage Insurance** and **Hong Leong SMART Protect Plus Insurance** (collectively referred to as the "**Eligible Products**") which are all underwritten by the insurer, Hong Leong Assurance Berhad (Company No. 198201014849 (94613-X)) ("**HLA**").
3. Eligible Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Eligible Products and/or any of the products offered or facilities granted by HLB/Hong Leong Islamic Bank ("**HLISB**") (Company No. 200501009144 (686191-W))/HLA or have been declared bankrupt (pursuant to a petition by either HLB/HLISB/HLA, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.

CAMPAIGN MECHANICS

4. Subject to Clause 5 below and the T&Cs herein, Eligible Customers who fulfil the criteria below ("**Entitled Customers**") shall be entitled to enjoy a cash rebate on their First-Year Premium (as defined in Clause 6 and set out in Table 2 below) ("**Campaign Gift**"):
 - (a) apply for any Eligible Products listed in Table 1 below during the Campaign Period; and
 - (b) provided that the Eligible Customer's application for the Eligible Product is successful and the policy for the Eligible Product ("**Eligible Policy**") is issued and in force by 31 December 2025, pay the applicable premium (including all applicable taxes, fees and charges) for the Eligible Policy in accordance with the approved payment plan.
5. For the purpose of this Campaign, no partial withdrawal from the account value under the Eligible Policy shall be allowed during the first year of the Eligible Policy being in force. Any such partial withdrawal shall automatically disqualify the Eligible Customer from their entitlement to the Campaign Gift.

Table 1

Eligible Products*	
Category A	Category B
<ul style="list-style-type: none"> • Hong Leong SMART Wealth Insurance • Hong Leong SMART Income Plus Insurance • Hong Leong SMART3 Shield Insurance • Hong Leong SMART5 Flexi Insurance 	<ul style="list-style-type: none"> • Hong Leong SMART Protect Vantage Insurance • Hong Leong SMART Protect Plus Insurance

* **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance (03-7650 1288) or PIDM (visit www.pidm.gov.my).**

Table 2

Category of Eligible Products	Campaign Gift
Category A	Cash rebate of 4% on the First-Year Premium.
Category B	Cash rebate of 6% on the First-Year Premium.

6. The **“First-Year Premium”** shall mean the: (i) basic premium; (ii) any regular top-up premium executed at the inception of the Eligible Policy; and (iii) any rider premium, paid for the Eligible Policy for the first twelve (12) months.
7. For avoidance of doubt, (a) any increase/reduction in the First-Year Premium shall increase/reduce the amount of the Campaign Gift accordingly; and (b) the First-Year Premium shall not include any: (i) applicable taxes, fees and charges; (ii) regular top-up premium executed after the inception of the Eligible Policy; and (iii) one-time top-up, paid for the first twelve (12) months.
8. Entitled Customers will be notified via email prior to the crediting of the Campaign Gift into the Entitled Customer's nominated bank account which shall be made at the following times:
 - (a) Where the Entitled Customer has opted for yearly payment of the First-Year Premium, the Campaign Gift will be credited by 30 June 2026; and
 - (b) Where the Entitled Customer has opted for monthly, quarterly or half-yearly payments of the First-Year Premium, the Campaign Gift will be credited by 31 January 2027.
9. In order to receive the Campaign Gift, Entitled Customers must provide valid details of their nominated bank account during their application for the Eligible Products.

10. In the event of any changes to the nominated bank account details, the Entitled Customers must notify HLA of such changes via HLA360 at <https://hla360.hla.com.my/CMS/HLA360/login/1.aspx> at least thirty (30) days prior to the crediting date as stated in Clause 8 above. HLB and HLA shall not be responsible nor liable in any way whatsoever if the Entitled Customer does not receive the Campaign Gift due to the nominated account being invalid or if the Entitled Customer changes the nominated account less than thirty (30) days prior to the crediting date and the Campaign Gift is credited to the nominated account captured in HLA's records thirty (30) days prior to the crediting date.
11. If the Eligible Policy shall become void for whatsoever reason before the crediting of Campaign Gift, the Campaign Gift shall be forfeited.
12. In the event it is subsequently discovered after the crediting of the Campaign Gift that the Eligible Customer breaches or does not meet any or all of the T&Cs under the Campaign, HLB/HLA reserves the right to claw-back the Campaign Gift.
13. The Eligible Customer shall sign all standard documents for the Eligible Products which include the application, nomination form and customer fact finding form. All applications for the Eligible Products shall be subject to HLA's approval and terms and conditions as may be imposed by HLA at HLA's discretion.
14. The 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 Campaign.

GENERAL

15. By participating in the Campaign, the Eligible Customers:
 - (a) agree that they have read, understood and agree to be bound by the T&Cs of the Campaign and any other relevant terms and conditions that HLB and HLA may impose from time to time by way of notice to the customers;
 - (b) confirm that they have read, understood and agreed to be bound by the respective terms and conditions of the Eligible Products and any other relevant terms and conditions that HLB may impose from time to time with prior notice by posting on HLB's website at www.hlb.com.my ("**HLB's Website**") and/or that HLA may impose from time to time;
 - (c) agree to access HLB's Website at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - (d) agree that HLB's and/or HLA's decision on all matters relating to the Campaign and/or Eligible Products shall be final.
 - (e) agree to be responsible for providing HLB and HLA with their valid and current contact details including email address and promptly notifying HLB and HLA in the event of any changes. HLB and HLA shall not be held responsible/liable in the event that HLB and/or HLA is unable to contact the Eligible Customers due to inaccurate/invalid email address provided by the Eligible Customers.
16. HLB and/or HLA, as applicable, reserves the right to:
 - (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Eligible Product, wholly or in part by way of posting on HLB's Website, or in any manner deemed suitable by HLB in order to give prior notice to the Eligible Customers of such additions, deletions or amendments;

- (b) disqualify any of the Eligible Customers as HLB and/or HLA may decide in its discretion to participate in the Campaign; and
 - (c) delay the crediting of the Campaign Gift in the event of unforeseen circumstances beyond its reasonable control, including but not limited to system disruptions, regulatory changes or operational constraints. In such cases, Eligible Customers will be duly notified and HLB/HLA will endeavour to credit the Campaign Gift within a reasonable period thereafter.
17. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the T&Cs on HLB's Website shall prevail.
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Eligible Customers are advised to read and understand the contents of the insurance product brochure/policy contract before signing up.

IMPORTANT NOTES:

1. **THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**
2. Eligible Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to Eligible Customers if Eligible Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.
3. The above plan is underwritten by Hong Leong Assurance Berhad (HLA). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).
4. Hong Leong Bank Berhad is a member of PIDM. Fixed deposits are protected by PIDM up to RM250,000 for each depositor.

5. Hong Leong SMART Income Plus Insurance, Hong Leong SMART Income Plus Insurance, Hong Leong SMART3 Shield Insurance, Hong Leong SMART5 Flexi Insurance, Hong Leong SMART Protect Vantage Insurance and Hong Leong SMART Protect Plus Insurance are underwritten by Hong Leong Assurance Berhad which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. These products are distributed by Hong Leong Bank Berhad.
6. This material only serves as a summary of the specified benefits, and is not to be construed as a contract of insurance. Please refer to the Fund Fact Sheet, Product Disclosure Sheet, and Product Illustration before purchasing the policy and to the policy contract for specific terms, conditions, and exclusions of coverage after purchasing the policy.

These plans are insurance products that are tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlbbwmbanca@hlbb.hongleong.com.my