

“CHINESE NEW YEAR CAMPAIGN” PROMOTION

Latest updated on 18 January 2018

PROMOTION PERIOD

The Hong Leong Bank Berhad (97141-X) (“HLB”)’s and/ or Hong Leong Islamic Bank Berhad (HLISB)’s “Chinese New Year Campaign” is applicable for HLB/HLISB branches.

“Chinese New Year Campaign” is known as “Promotion”, and further details of the Promotion are as follows:

- (a) “Chinese New Year Campaign” at all 285 HLB and HLISB Branches which will be held from 09:15:00 hours (9:15 a.m.) to 16:30:00 hours (4.30 p.m.) commences on 22 January 2018 to 28 February 2018 (both dates inclusive) (“Promotion Period”)

HLB and HLISB are collectively known as “the Bank”.

TERMS & CONDITIONS (“T&Cs”)

AUTO FINANCING: EXCLUSIVE 1-MONTH PERSONAL ACCIDENT TAKAFUL COVERAGE PROMOTION

ELIGIBILITY

- The Auto Financing exclusive 1-month Personal Accident Takaful (PA) Promotion (“Auto Finance Promotion”) is applicable for all Bank’s individual customers (“Auto Finance Customers”), whose Hong Leong Auto Financing (HLAF) application(s) are
 - Received within the Promotion Period (“Qualified Auto Finance Customers”); and
 - Funded (refers to financing disbursement date) no later than 15 March 2018

MECHANICS

- The Qualified Auto Finance Customers will be entitled to a RM28,000 PA Takaful coverage (“PA Takaful Plan”), underwritten by Hong Leong MSIG Takaful Berhad (738090-M) (Malaysia Bhd), of Level 5, Tower B, PJ City Development, No.15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor Darul Ehsan (Takaful Operator), during the Promotion Period.

3. SCOPE OF COVER

- Bodily injury and/or permanent disablement cause solely and directly by accident and shall exclude injury caused by sickness, disease or medical disorder. In the event of death to the “Qualified Auto Finance Customers”, the nominated beneficiary(ies) will be indemnified on the sum cover and other payable benefits.
 - Territorial limits - within Malaysia
- Period of Takaful
 - 1 month takaful coverage takes effect from the date of financing disbursement

5. Takaful Plan

| Benefits | | Compensation | Period of Cover |
|----------|---|--------------|--|
| A. | Accidental Death | RM28,000 | 1 month from financing disbursement date |
| B. | Total and Permanent Loss or Disablement | RM28,000 | |
| C. | Funeral & Cremation expenses | RM3,000 | |
| D. | Home Security Protection | RM1,000 | |

Notes:

- Items (C) and (D) takaful coverage are bonus benefits granted to the “Qualified Auto Finance Customers”
- Home Security Protection covers repair costs to gates, grills, doors, windows, lock arising from robbery/ theft of premises whilst covered person is on travel.
- Subject to Hong Leong MSIG Takaful Berhad Terms & Conditions in the Master Certificate

6. Notice of claim
 - In case of Accidental Death/ Total Permanent Loss or Disablement claim, Qualified Auto Finance Customer is to complete and submit the claim form with full details as required to the Takaful Operator within sixty (60) days upon receiving notice of or sustaining any accident, failing which, the Coverage is deemed to have expired and the Takaful Operator shall not be held liable for any further dispute.
 - The claimant may contact the Takaful Operator directly or access their website at www.hlmsigtakaful.com.my to obtain a copy of the claim form.
 - For the full list of exclusions and additional information on the PA Takaful Plan please contact the Takaful Operator directly at (603) 7650 1800.
7. It is essentially the obligation of the Auto Finance Customers to provide/ furnish all relevant documents required by the Bank in order for the Bank to approve the HLAF. The Bank shall not be responsible in the event that the HLAF is rejected or in the event that the date of funding is delayed for any reason whatsoever, including but not limited to insufficient documents provided by Auto Finance Customers as required by the Bank in order for the Bank to fund the HLAF sum in a timely manner. Any disputes pertaining to the delay of the HLAF funding or the rejection of the application shall not be entertained.
8. For the avoidance of doubt, any claim pertaining to this PA Takaful Plan shall be resolved between the Qualified Auto Finance Customers and the Takaful Operator without recourse to the Bank and by participating in this Auto Finance Promotion, the Qualified Auto Finance Customers agree to be bound by the terms and conditions imposed by the Takaful Operator.

GENERAL

9. The Promotion is NOT valid with any other on-going promotions offered by the Bank from time to time.
10. Eligible CASA Customers, FD/-i Customers, HLB's Customers, NTC Cardholders, Banca Customers, Property Financing Customers, Auto Finance Customers, and HLB Powerlink Customers are collectively known as "the Customers".

Earmark Gifts, Approval Gifts, and Acceptance Gifts are collectively known as "the Gifts".

The Cash Vouchers and Property Financing Grand Prizes are collectively known as "the Prize".
11. By participating in the Promotion, the Customers:
 - (i) agree to have read, understood and to be bound by the T&Cs of the Promotion;
 - (ii) that all records of transactions captured by the Bank's system within the Promotion Period and/or the Open House Date and the list of the Customers shall be accurate and final;
 - (iii) agree to be bound by the terms and conditions imposed by Caltex pertaining to the use of the Acceptance Gift and/or Property Financing/i Grand Prize;
 - (iv) agree that all applications for the Participating Facility(ies) are subject to the Bank's credit evaluation and approval;
 - (v) agree that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained;
 - (vi) agree that the T&Cs herein, the Bank's General Terms and Conditions of Accounts, Priority Banking Terms and Conditions, Private Banking Terms and Conditions, Investment Service Agreements (if applicable) and other applicable Terms & Conditions are read as an entire agreement and if there is any discrepancy, the specific T&Cs herein shall prevail to the extent of such discrepancy; and
 - (vii) agree to access HLB's website at www.hlb.com.my ("HLB's Website"), HLISB's website at www.hlisb.com.my ("HLISB's Website") and Hong Leong Facebook page at regular time intervals to view the T&Cs and ensure to be kept up-to-date on any change or variation to the T&Cs.
 - (viii) authorizes HLB/HLISB to disclose their personal data (i.e. names, NRIC Numbers and contact details) to the Bank's service providers M3Tech and/or Dynamic Search for the purpose of running and fulfilling this Promotion;
 - (ix) give consent to the Bank for the disclosing or publishing of their names and IC numbers (in masked form) or photos in media, marketing or advertising materials

12. The Bank reserves the right:
 - (i) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at its absolute discretion, by way of posting on HLB's/HLISB's Website or in any other manner which the Bank deems practical;
 - (ii) to determine solely transactions that will be considered as "Retail Purchase" under the Credit Card Acquisition Promotion;
 - (iii) to substitute any or all of the Gifts/Prize with alternative products of similar value at any time with prior notice;
 - (iv) to disqualify any of the Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gifts/Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate ; and
 - (v) to forfeit the Gifts/Prize in the event of non-compliance to the T&Cs herein.
13. The Gifts/Prize are limited to one (1) each per new applicant on a first-come, first-served basis and subject to stock availability during the Promotion Period/Open House Date and subject to the terms and conditions of each Promotion.
14. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period / Open House Date shall NOT be eligible to participate in any of the Promotion and/or shall NOT be entitled for the Gifts and/or the Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate.
15. The respective Customers are liable and shall personally bear all applicable taxes, government fees, all the cost related to delivery or installation or any other charges that may be levied against them under applicable laws, if any, in relation to participating in the Promotion and/or collection of the Gifts/Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate.
16. The Bank shall not be liable and responsible for any failure or delay in transmission of sales transactions by Visa International Incorporated/MasterCard Worldwide, merchant establishments, postal or any party in which may result in the Customers being omitted from the Promotion herein;
17. The Customers' account(s) must be valid/ active, in good standing and must not be in breach of any of the terms and conditions of this Promotion and/or Cardholder Agreement at all times.
18. The Gifts and/or the Prize will be provided on an "As Is" basis. The Gifts/Prize featured in all printed materials and/or website are for illustration purposes only. Any props, accessories or equipment featured with the Gifts and/or the Prize in any pictorial materials are for decorative purposes and shall not form part of the Gifts and/or the Prize.
19. The Bank gives no representation or warranty with respect to the quality or suitability of the Gifts and/or the Prize and shall not be responsible to replace any lost, stolen or damaged Gifts and/or the Prize (whether due to defects in materials or workmanship by manufacturer under warranty or otherwise). The Customers shall deal directly with the relevant merchant(s) and/or manufacturer(s) for all warranty information and claims without recourse to the Bank.
20. By participating in this Promotion, the Customers agree to be bound by the respective Takaful Operator /merchant(s)' terms and conditions governing the use of the Gifts and/or Prize and/or the PA Takaful Plan, which may vary by the respective merchant(s) from time to time without prior notice. For the avoidance of doubt, the Bank is not responsible for any variation / amendments of the terms and conditions governing the use of the Gifts / Prize / PA Takaful Plan by the respective merchant(s) / Takaful Operator and any queries or disputes pertaining the aforesaid amendments / variation shall not be entertained by the Bank and the Customers / Spin & Win Winner shall resolve the same directly with the respective merchant(s) / Takaful Operator.
21. The Gifts/Prize, PA Takaful Plan, Promotional FD/-i Rates, Annual Fee Waiver, Banca Promotional FD Interest, or Powerlink Promotional FD Rate are non-transferable to any third party and non-exchangeable for up-front cash, credit, cheque or in kind.
22. In the event of any discrepancy between these T&Cs as compared to any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on HLB's/HLISB's Website shall prevail.

23. In addition to the terms stipulated above, the Customers agree that the general terms and conditions in the Cardholder Agreement, Takaful Contract, General Terms and Conditions of Accounts/Debit Card/Connect/Mortgage/Mortgage-i/Personal Loan/Financing, Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i) or relevant terms and conditions that the Bank may specify from time to time are read as an entire agreement. . Any discrepancies between these terms and conditions as compared to the general terms and conditions contained in the Cardholder Agreement, General Terms and Conditions of Accounts/Debit Card/Connect Mortgage/Mortgage-i/Personal Loan/Financing and Terms and Conditions stated in HLB's Remittance Application Form/Hong Leong Fixed Deposit-i/Hong Leong Current and Savings Account-I (Tawarruq CASA-i), the specific terms above shall prevail to the extent of such discrepancy.
24. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
25. Words denoting one gender include all other genders and words denoting the singular include the plural and *vice versa*

**Deposit/Deposit-i and Insurance Products are eligible for protection by PIDM.
Unit Trust and FRNID Products are NOT eligible for protection by PIDM.**