

PROMOTION PERIOD

The **Hong Leong Bank Berhad (“HLB”) Travel Insurance, Critical Illness Plan Insurance, Home Contents Insurance Promotion (“Promotion”)** commences on 23 November 2017 and ends on 31 May 2018, both dates inclusive (**“Promotion Period”**), unless otherwise notified.

Terms & Conditions

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

ELIGIBILITY

1. The Promotion, which is jointly organized by HLB and MSIG Insurance (Malaysia) Bhd (**“MSIG”**), is open to all Malaysians, Permanent Residents, Work Permit / Employment Pass Holders or otherwise legally employed persons in Malaysia and their Dependants (**“Customers”**) and who purchase the following insurance products (which shall be collectively referred to as **“Insurance Plans”**, each an **“Insurance Plan”**), which are underwritten by MSIG online via MSIG’s website at <https://takeiteasy.msg.com.my/hlb/> (**“MSIG’s Website”**) during the Promotion Period:
 - a) Hong Leong Travel Insurance (**“Travel Insurance”**);
 - b) Hong Leong Critical Illness Plan Insurance (**“Critical Illness Plan Insurance”**); and/or
 - c) Hong Leong Home Contents Insurance (**“Home Contents Insurance”**)

Note: (Definition of ‘Dependants’ varies. Please refer to the respective insurance policy for further information.)

2. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Insurance Plans and/or any of the facilities granted by HLB / Hong Leong Islamic Bank Berhad (**“HLISB”**) and/or MSIG or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate in the Promotion.
3. Customers who have committed, or determined by HLB and/or MSIG to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Promotion.
4. HLB and MSIG reserve the right to decline any Customer’s eligibility for the Promotion for any reason whatsoever that HLB and/or MSIG may in its sole and absolute discretion deem fit.

MECHANICS

5. Customers who have successfully purchased any of the Insurance Plans with payment of insurance premium accepted and approved by MSIG during the Promotion Period will be entitled to participate in the ‘Guess the Place’ puzzle contest (**“Puzzle”**). Customers will be required to complete the Puzzle by guessing the correct place of the picture shown.

6. There will be five (5) Customers selected as **winners** (“**Winners**”) for each week on a first-come-first-served basis throughout the Promotion Period. Winners will receive GRAB promotional code worth RM50 in value (“**GRAB Promo Code**”).
7. Each Winner will receive the GRAB Promo Code in a breakdown of 5 promotional codes of RM10 each, totalling RM50. Winner may apply each promotional code and enjoy RM10 off for a journey. Each Winner can only use 1 promotional code of RM10 for each journey transacted via the Grab Mobile Application.
8. Selection of Winners is based on the fastest and correct answers to the Puzzle. MSIG’s decision is final and conclusive and no correspondence will be entertained.
9. Winners will be announced by MSIG on a weekly basis via emails and via MSIG’s Website to receive the GRAB Promo Code. The GRAB Promo Code is not transferable or redeemable for cash.
10. The GRAB Promo Code is only applicable for use via the Grab Mobile Application and valid for all day and nationwide use before the expiry date of 30 September 2018. The use of the Grab Promo Code will also be subject to such terms and conditions imposed by MYTEKSI SDN BHD (“**GRAB**”).
11. Customers may purchase multiple Insurance Plans during the Promotion Period.
12. Customers shall sign all standard documents for the Insurance Plans which include the application form, nomination form and customer fact finding form. All applications for the Insurance Plan shall be subject to MSIG’s approval and terms and conditions as may be imposed by MSIG in MSIG’s sole and absolute discretion.
13. The premium paid for the Insurance Plans under this Promotion is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
14. This Promotion is not valid and cannot be used in conjunction with any other on-going promotions, vouchers, rebates or privileges applicable to the Insurance Plans, unless notified otherwise.
15. 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

16. By participating in the Campaign, the Customers:-
 - (a) agree that they have read, understood and agree 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 to access HLB’s website at www.hlb.com.my (“HLB’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;
 - (c) agree to access MSIG website at regular time intervals to view and to ensure to be kept up-to-date on any changes or variations to the details of the Insurance Plans; and

(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 and no further correspondence and/or appeal to dispute such decision will be entertained.

17. HLB and/or MSIG reserve the right to add, delete, suspend or vary the T&Cs contained herein and/or details of the Insurance Plans, wholly or in part at its absolute discretion by way of posting on HLB's and/or MSIG Website, or in any manner deemed suitable by HLB and/or MSIG in order to give prior notice to the Customers of such additions, deletions or amendments
18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Customers agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.
19. This document is not intended to be an invitation or offer for subscription of Insurance Plans nor does it amount to solicitation by HLB and/or MSIG for subscription of Insurance Plans by anyone. Customers are advised to read and understand the contents of the product brochure / policy contract before signing up for the relevant products.
20. HLB and MSIG make no representation or warranty for product and services provided by GRAB and that any complaints or disputes concerning the GRAB Promo Code under this Promotion shall be settled between the Winner and GRAB without any recourse to HLB and MSIG.
21. The T&Cs herein are to be read together with the terms and conditions governing MSIG as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
22. 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 HLB's Website shall prevail.