

Hong Leong Critical Illness Plan Insurance Promotion

PROMOTION PERIOD

The **Hong Leong Bank Berhad** (97141-X) (“**HLB**”) **Critical Illness Plan Insurance** (“**Promotion**”) commences on 1 July 2018 to 31 August 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 product (which shall be referred to as “**Insurance Plan**”), which is underwritten by MSIG online via MSIG’s website at <https://takeiteasy.msig.com.my/hlb/> (“**MSIG’s Website**”) during the Promotion Period:
 - a) Hong Leong Critical Illness Plan Insurance (“**Critical Illness Plan 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 Plan 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 the Insurance Plan via MSIG’s website with payment of insurance premium accepted and approved by MSIG during the Promotion Period will be entitled to participate in the ‘Health is Wealth’ quiz contest (“**Quiz**”) in order to win a Eu Yan Sang voucher code worth RM300 in value (“**Eu Yan Sang Voucher Code**”). The Customers who had fulfilled the above criteria will be referred to as the “Eligible Customers”.
6. For every month during the Promotion Period, only One (1) Eligible Customer who answered the Quiz correctly at the fastest time will be announced as the winner of the Eu Yan Sang Voucher Code (“**Winner**”). For the avoidance of doubt, there will only be One (1) Eligible

Customer that will be selected as a Winner for each month on a first-come-first-served basis throughout the Promotion Period.

7. Each Winner will receive the Eu Yan Sang Voucher Code in a breakdown of 3 voucher codes of RM100 each, totalling RM300. Winner may apply each voucher code and enjoy RM100 off for Eu Yan Sang eStore online purchase.
8. MSIG's decision is final and conclusive and no correspondence will be entertained.
9. Customers who have participated will be notified by MSIG via email on every 2nd Monday of the following month regarding the result of their participation. Winners will receive the email notification from MSIG together with Eu Yan Sang Voucher Code. All Winners' names will be posted at MSIG's website throughout the entire campaign period ("**Notification**"). The Eu Yan Sang Voucher Code is not transferable or redeemable for cash. MSIG shall not be responsible in the event MSIG is unable to notify the Winners for any reasons whatsoever and any request/appeal for the reimbursement of the Eu Yan Sang Voucher Code shall not be entertained. The Eu Yan Sang Voucher Code is only applicable for use via Eu Yan Sang eStore and is not valid for purchases at Eu Yan Sang retail outlets. The Eu Yan Sang Voucher Code is valid before the expiry date as stated in the voucher. The use of the Eu Yan Sang Voucher Code will also be subjected to such terms and conditions imposed by Eu Yan Sang International Ltd ("**EYSI**").
10. The Winners who are entitled to receive the Eu Yan Sang Voucher Code shall be responsible to notify MSIG in writing for non-receipt of the Eu Yan Sang Voucher Code no later than one (1) month from the date of the receipt of the Notification, failing which, the Winners shall be deemed to have received and accepted the Eu Yan Sang Voucher Code from MSIG. MSIG shall not entertain any claim of non-receipt of the Eu Yan Sang Voucher Code by the Winners after the expiry of the aforesaid one (1) month timeframe.
11. The Eligible Customers hereby give their consent to and authorize HLB and MSIG to disclose their name, contact number (if applicable) for the purposes of Winners selection for the Promotion.
12. The Winners also hereby give their consent to and authorize MSIG to disclose or publish their names in media, marketing or advertising materials (where applicable) for the purposes of the Promotion,
13. Customers may purchase multiple Critical Illness Plan Insurance during the Promotion Period.
14. Customers shall sign all standard documents for the Insurance Plan which includes the application form and customer fact finding form. All applications for the Insurance Plan shall be subject to MSIG's approval and the terms and conditions as may be imposed by MSIG in MSIG's sole and absolute discretion.
15. The premium paid for the Insurance Plan under this Promotion is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
16. 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 Plan, unless notified otherwise.

17. 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

18. 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's 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 Plan; 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.
19. HLB and/or MSIG reserve the right to add, delete, suspend or vary the T&Cs contained herein and/or details of the Insurance Plan, wholly or in part at its absolute discretion by way of posting on HLB's and/or MSIG's 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.
20. 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.
21. This document is not intended to be an invitation or offer for subscription of the Insurance Plan nor does it amount to solicitation by HLB and/or MSIG for subscription of the Insurance Plan by anyone. Customers are advised to read and understand the contents of the product brochure / policy contract before signing up for the relevant insurance products.
22. HLB and MSIG make no representation or warranty for product and services provided by EYSI and that any complaints or disputes concerning the Eu Yan Sang Voucher Code under this Promotion shall be settled between the Winner and EYSI without any recourse to HLB and MSIG.
23. 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.
24. 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.