

**PROMOTION PERIOD**

The **Hong Leong Bank Berhad** (97141-X) ("**HLB**") and **MSIG Insurance (Malaysia) Bhd** (46983-W) ("**MSIG**") jointly presents the **Travel Insurance, Critical Illness Plan Insurance, Home Contents Insurance Promotion** ("**Promotion**") commences on 01 November 2018 and ends on 31 January 2019, 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, 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 have purchased 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.msg.com.my/hlb/> ("**MSIG's Website**") during the Promotion Period:
  - a) Hong Leong Travel Insurance ("**Travel Insurance**"); and/or
  - 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 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 purchase the Travel Insurance, Critical Illness Plan Insurance and/or Home Contents Insurance online via MSIG's Website during the Promotion Period shall be entitled to receive ONE (1) Lazada e-Voucher worth RM10 in value, which will be issued in the form of a Lazada e-store promotional code ("**Lazada e-Voucher**") for the purchase of one (1) of the Insurance Plans (exclusive of service tax ("**SST**") and stamp duty, if applicable).
6. Customers may purchase multiple Insurance Plans during Promotion Period.

7. Customer will receive the Lazada e-Voucher together with the e-Insurance Certificate and e-Policy Wording upon a successful transaction via his / her email address that has been provided during the purchase process.
8. Customers are responsible to provide accurate and full contact details as required in the purchase process. MSIG and HLB shall not be held responsible if MSIG or HLB is unable to contact the Customers with the information provided by the Customer in the purchase e-form. In the event that Customers did not receive the Lazada e-Voucher due to inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, MSIG reserves the right to forfeit the Lazada e-Voucher.
9. Lazada e-Voucher is only valid for redemption for purchases made through Lazada's mobile application ("Lazada App"). The Lazada e-Voucher is valid before the expiry date as stated in the Lazada e-Voucher. The use of the Lazada e-Voucher will also be subjected to such terms and conditions imposed by Ecart Services Malaysia Sdn Bhd (983365-K) ("**Lazada**"). HLB and MSIG makes no representation or warranty for product and services provided by Lazada and that any complaints or disputes concerning the Lazada e-Voucher under this Promotion shall be settled between the Customer and Lazada without any recourse to HLB and MSIG.
10. Customers can only use one (1) Lazada e-Voucher per transaction on Lazada App.
11. The Lazada e-Voucher is not exchangeable for cash and is non-refundable.
12. Customers shall download, sign and email scan all Customer signed standard documents for insurance which includes the application form, nomination form and customer fact finding form to MSIG. 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. In order to be eligible for the Promotion, Customers' application for the relevant Insurance Plans and payment of insurance premium must be accepted by MSIG during the Promotion Period.
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. 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**

15. By participating in the Promotion, 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](http://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 <https://takeiteasy.msig.com.my/hlb/> 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.

16. 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'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.
17. 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.
18. 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 insurance products.
19. The T&Cs herein are to be read together with the terms and conditions governing MSIG's Insurance Plan as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
20. 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.