

**PROMOTION PERIOD**

The Hong Leong Bank Berhad (97141-X) (“**HLB**”) **HoliYAY Travel Insurance Promotion via Hong Leong Connect (“Promotion”)** commences on 1 November 2019 to 31 January 2020, both dates inclusive (“**Promotion Period**”), unless otherwise notified.

**TERMS & CONDITIONS (“T&Cs”)**

The following sets out the T&Cs applicable to the Promotion:

**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 (“Customer”) and their family (collectively referred as “Customers”) who purchase **TravelRight Plus Insurance (“Travel Insurance Plan”)**, which is underwritten by MSIG via HLB Connect during the Promotion Period.
2. For avoidance of doubt, family as stated in Clause 1 include the Customer, Customer’s legal spouse and unemployed and unmarried child(ren), aged above 30 days and below 18 years of age.
3. Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the insurance policies granted by MSIG and/or any of the facilities granted by **HLB / Hong Leong Islamic Bank Berhad (“HLISB”)** or have been declared bankrupt (pursuant to a petition by either HLB or HLISB or other financial institutions or by any third part(ies) 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.
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.

**PROMOTION MECHANICS**

5. Customers who purchase the Insurance Plan via HLB Connect during the Promotion Period shall be entitled to 25% discount on the gross premium (before sales and services tax (“SST”) and Stamp Duty charges).
6. Customers may purchase multiple Insurance Plans during the Promotion Period.
7. Customers’ application and payment of insurance premium must be accepted by MSIG during the promotion period.
8. 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.

9. 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.
10. 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**

11. 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; and
  - (c) 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.