



CSP ONLINE PROMOTION

Last update: 15 May 2023

PROMOTION PERIOD

The **Hong Leong Bank Berhad** [Company No. 193401000023 (97141-X)] (“**HLB**”) and **Hong Leong Assurance Berhad** [Company No. 198201014849 (94613-X)] (“**HLA**”) jointly organised **CSP Online Promotion** (“**Promotion**”) commences on **01 July 2023** and ends on **31 July 2023** both dates inclusive (“**Promotion Period**”), unless otherwise notified.

TERMS AND CONDITIONS

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

ELIGIBILITY

1. This Promotion is open to all customers HLB Credit Cardholders who have access Hong Leong Connect Online Banking and Hong Leong Connect Mobile Banking (“**Hong Leong Connect**”), during the Promotion Period (“**Eligible Customers**”).
2. Eligible Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any products and/or any of the facilities granted by HLB/Hong Leong Islamic Bank (“**HLISB**”) [Company No. 200501009144 (686191-W)] or have been declared bankrupt (pursuant to a petition by either HLB/HLISB, other banks or by any third party) 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. For the purpose of this Promotion, the eligible insurance product, Credit Shield Premier (“**CSP**”) is underwritten by HLA (“**Eligible Insurance Product**”).

CASHBACK PROMOTION MECHANICS

4. Subject to the T&Cs herein, during the Promotion Period, Eligible Customers will receive one of following Cashback (“**Cashback**”) depending on the date of application for the Eligible Insurance Product made by the Eligible Customers, provided that the Eligible Customers meet all the following conditions:
 - a) The Eligible Customers have **successfully applied for the Eligible Insurance Product through Hong Leong Connect during the Promotion Period** (“**Applications**”);
 - b) the application for the Eligible Insurance Product **has been approved by HLA during the Promotion Period** (“**Successful Sign Up**”); and
 - c) the Eligible Customers have the following **required amount of outstanding balance in the Eligible Customers’ HLB Credit Card account**:
 - i) For Applications made on 7 July 2023 (“**HLB Connect Day**”) - **RM100 and above**; or
 - ii) For Applications made on 1 July 2023 - 31 July 2023 (Except for HLB Connect Day - 7 July 2023) - **RM3,000 and above**.

For the purpose of determining the amount of the outstanding balance in the Eligible Customers’ HLB Credit Card account, HLB will refer to outstanding amount reflected in the Eligible Customers’ next HLB Credit Card statement issued after the application for the Eligible Insurance Product.

The amount of the Cashback awarded depends on the date the Eligible Customers apply for the Eligible Insurance Product; the details of the cashback segments are as follows:

(A) Cashback Promotion (Applicable for Applications made on 7 July 2023 (“HLB Connect Day”) only)			
Cashback Segment	Amount of HLB Credit Card outstanding balance required to be maintained	CSP Approved Transaction Period	Cashback Fulfillment Date
RM50 Cashback	RM100 and above	8 July 2023 - 31 July 2023	by 30 September 2023

Table 1: Example on Cashback Entitlement for Applications made on HLB Connect Day:

Credit Card Outstanding Balance	CSP Premium Charged	Cashback Entitlement
RM99	$RM0.65 * (RM99 / RM100) = RM0.64$	-
RM100	RM0.65	RM50

(B) Cashback Promotion (Applicable for Applications made on 1 July 2023 - 31 July 2023 (Except for HLB Connect Day - 7 July 2023))			
Cashback Segment	Amount of HLB Credit Card outstanding balance required to be maintained	CSP Approved Period	Cashback Fulfillment Date
RM30 Cashback	RM3,000 and above	1 July 2023 - 03 August 2023	by 30 September 2023

Table 2: Example on Cashback Entitlement for Applications made on 1 July 2023 - 31 July 2023 (Except for HLB Connect Day - 7 July 2023):

Credit Card Outstanding Balance	CSP Premium Charged	Cashback Entitlement
RM2,500	$RM0.65 * (RM2,500 / RM100) = RM16.25$	-
RM3,000	$RM0.65 * (RM3,000 / RM100) = RM19.25$	RM30
RM3,500	$RM0.65 * (RM3,500 / RM100) = RM22.75$	RM30

Note: The total Cashback allocation for this Promotion is capped at Ringgit Malaysia Twenty Thousand (RM20,000) and will be awarded to the Eligible Customers on a first come, first served basis. Further, Eligible Customers will only be awarded with the cashback once only during the Promotion.

If there is no any outstanding balance in the Eligible Customers HLB credit card account as of credit card monthly statement, no insurance premium will be charged.

5. Eligible Customers will receive the Insurance Certificate and Policy Wording for first time Successful Sign Up via Hong Leong Connect through the mailing address which they have provided during the sign-up process.
6. In the event the Eligible Customers cancel or terminate the policy before receiving the Cashback, the Eligible Customers will not receive or entitle to the Cashback. HLB's decision in determining the eligibility of the Cashback is final and conclusive, and no appeal or correspondence from the Eligible Customers will be entertained.
7. The Eligible Customers have the right to cancel and terminate the policy during free-look period which is fifteen (15) days from the policy delivery date without any charges. For the avoidance of doubt, during the free-look period, Eligible Customers who cancel and terminate the policy will not entitle to the Cashback.
8. Cashback will only be awarded to Eligible Customers who apply for the new Eligible Insurance Product within the Promotion Period and have not previously signed up and cancelled the Eligible Insurance Product within the past 12 months preceding the current application by the Eligible Customers.
9. Cashback will be credited into the most active/most frequently used HLB Credit Card maintained by the Eligible Customers as determined by the HLB. The Cashback will be credited to the Eligible Customer's credit card by the Cashback fulfilment date, 30 September 2023.
10. Eligible Customers must ensure their HLB Credit Card account remain active by 30 September 2023 for the Cashback crediting, failing which the Cashback shall be forfeited.
11. All applications for the Eligible Insurance Products shall be subject to HLA's approval and any terms and conditions as may be imposed by HLA at HLA's discretion.
12. The insurance premium paid for the Eligible Insurance Products upon Successful Sign Up under this Promotion is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
13. The Eligible 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.
14. To the extent permitted by law, HLB is not responsible for all liabilities arising from any deferment or delay in providing the Cashback due to any unforeseen circumstances beyond the reasonable control of HLB.

GENERAL

15. By participating in this Promotion, Eligible Customers:
 - a) confirm that they have read, understood and agreed to be bound by the T&Cs herein, the general terms and conditions of the HLB's Cardholder Agreement and the specific terms and conditions applicable to the relevant Credit Cards available on HLB's Website;
 - b) confirm that they have read, understood and agreed to be bound by the T&Cs herein, the respective terms and conditions of the Eligible Insurance Products and any other relevant terms and conditions that HLB and HLA may impose from time to time with prior notice by posting on HLB's website at www.hlb.com.my ("**HLB's Website**");
 - c) agree that all records of transactions within or outside Malaysia captured by Hong Leong Connect for the Promotion are final;
 - d) agree to access HLB's website at regular time intervals to view the T&Cs herein and to ensure to be kept up-to-date on any changes or variations to the T&Cs and/or details of the Eligible Insurance Products;
 - e) agree that HLB's and/or HLA's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers;
 - f) to ensure that all the approved Credit Cards are valid, active, in good standing and not be in breach of any of the T&Cs herein, the general terms and condition of the HLB's Cardholder Agreement and/or the specific terms and conditions of the relevant Credit Cards throughout the Promotion Period;
 - g) agree that they have read, understood and agree to be bound by HLB's Privacy Notice, which is available at HLB's Website.

16. HLB and/or HLA reserve the right to:
 - (a) add, delete, suspend or vary the T&Cs herein and/or details of the Eligible Insurance Products, wholly or in part by way of posting on HLB's Website and/or HLAs Website, or in any manner deemed practical by HLB and/or HLA in order to give prior notice to the Eligible Customers on such additions, deletions and amendments; and
 - (b) disqualify any of the Eligible Customers' participation in this Promotion and/or entitlement to the Cashback, due to non-compliance with any T&Cs herein.

17. The T&Cs herein, and the terms and conditions of the Eligible Insurance Product shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the terms and conditions of the Eligible Insurance Products, the specific T&Cs herein shall prevail to the extent of such discrepancy.

18. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final terms and conditions of the Promotion on HLB's Website shall prevail.

19. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

20. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.



INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by HLB for subscription of insurance by anyone. Eligible Customers are advised to read and understand the contents of the Eligible Insurance Products brochure/policy contract before signing up.

IMPORTANT NOTES:

The Eligible Insurance Products are underwritten by Hong Leong Assurance Berhad [Company No. 198201014849 (94613-X)] ("HLA"). HLA is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by HLA are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure. The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. For further details of the protection limits and the scope of coverage, please visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).