

HONG LEONG BANCASSURANCE 2024 CHINESE NEW YEAR GIFT CAMPAIGN

Last update: 02 February 2024

CAMPAIGN PERIOD

The Hong Leong Bank Berhad's (Company No. 193401000023 (97141-X)) ("**HLB**") "**Hong Leong Bancassurance 2024 Chinese New Year Gift Campaign**" ("**Campaign**") commences on **02 February 2024** and ends on **31 March 2024**, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Campaign ("**T&Cs**"):

ELIGIBILITY

1. The Campaign is open to all HLB customers who meet the following conditions:
 - (a) the customers have successfully applied for the **Hong Leong Bancassurance Regular Premium Products** or **Hong Leong Single Premium Product** ("**the Insurance Product**") which is underwritten by the insurer, Hong Leong Assurance Berhad ("**HLA**") (Company No. 198201014849 (94613-X)) during the Campaign Period ("**Application**");
 - (b) the Application for the Insurance Product has been approved by HLA and the Product policy must be in force latest by fifteen (15) calendar days after the Campaign Period; and
 - (c) the customers have paid the premium for the policy of the Insurance Product as follows:
 - (i) For **Hong Leong Bancassurance Regular Premium Products**, payment of the premium on an **annual basis** with the first annual premium paid during the Campaign Period ("**Annual Premium Size**"). The minimum annual premium sizes under this Campaign are set out in **Table 1** below; or
 - (ii) For **Hong Leong Single Premium Products**, one off payment of the single premium ("**Single Premium**") or top up premium ("**Top UP Premium**") during the Campaign Period. The minimum Single Premium size or Top Up Premium size under this Campaign are set out in **Table 2** below.

The Customers who have fulfilled the above requirements are referred to as "**Eligible Customers**".

2. **For the purpose of determining the premium amount for the gift set entitlement under Table 1 below, only 10% of the Regular Premium Top Up (RPTU) amount made by the Eligible Customer will be recognized and taken into account in calculating the Annual Premium Size (only applicable for Hong Leong Bancassurance Regular Products).**
3. Eligible Customers who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the Insurance Product 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 Campaign Period shall **NOT** be eligible to participate in the Campaign.

CAMPAIGN MECHANICS

4. Subject to all the terms and conditions herein, any Eligible Customers who fulfil all the required criteria as listed in Table 1 or Table 2 below (as the case may be), which include purchase the following listed insurance products, meeting the below prescribed annual premium size and mode of payment as stated in Table 1 or Table 2 below (as the case may be), during the Campaign Period may be awarded with a gift set listed below, depending on the amount of the premium sizes listed below:

Table 1

Insurance Products	Regular Premium Annual Premium Size	Gift Set
<ul style="list-style-type: none"> • Hong Leong SMART3 Shield Insurance • Hong Leong SMART Value Assured Insurance • Hong Leong SMART5 Flexi Insurance • Hong Leong SMART Protect Plus Insurance • Hong Leong SMART Protect Vantage Insurance • Hong Leong SMART Income Secure Insurance 	<p>Minimum RM6,000 to RM24,999</p>	<p>Braised Pot Gift Set</p> <p>Limited to the first 600 Qualified Eligible Customers only</p>
	<p>RM25,000 to RM49,999</p>	<p>Golden Blessing Dragon</p> <p>Limited to the first 200 Qualified Eligible Customers only</p>
	<p>RM50,000 to RM99,999</p>	<p>Touch N Go Reload PIN RM380</p> <p>Limited to the first 80 Qualified Eligible Customers only</p>
	<p>RM100,000 to RM199,999</p>	<p>Royal Selangor Year of Dragon Wealth Bowl</p> <p>Limited to the first 10 Qualified Eligible Customers only</p>
	<p>RM200,000 and above</p>	<p>Dyson Supersonic Hair Dryer</p> <p>Limited to the first 5 Qualified Eligible Customers only</p>

Table 2

Insurance Product	Single Premium Size/Top up Premium Size	Gift Set
Hong Leong One SMART Insurance	Minimum RM50,000 to RM99,999	Golden Blessing Dragon Limited to the first 100 Qualified Eligible Customers only
	RM150,000 to RM299,999	Touch N Go Reload PIN RM 380 Limited to the first 50 Qualified Eligible Customers only
	RM300,000 to RM499,999	Royal Selangor Year of Dragon Wealth Bowl Limited to the first 10 Qualified Eligible Customers only
	RM500,000 and above	Dyson Supersonic Hair Dryer Limited to the first 5 Qualified Eligible Customers only

5. The Eligible Customers who meet the criteria as set out to in **Table 1 or Table 2** above and the T&Cs herein may be entitled to the relevant Gift Set as stated above. **The Gift set are to be awarded to Eligible customers only based on first-come, first-served basis, and subject to availability (“Qualified Eligible Customers”)**.
6. Each insurance policy that fulfils the minimum premium in **Table 1 or Table 2**, as the case may be, shall be entitled to one (1) Gift Set only. Each Qualified Eligible Customers is entitled to one (1) Gift Set throughout the Campaign Period.
7. The Gift Set under this Campaign is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
8. All applications for the Insurance Product shall be subject to HLA’s approval and T&Cs as may be imposed by HLA in HLA’s discretion.
9. The Qualified 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 Campaign.

GIFT SET FULFILMENT

10. Only the Qualified Eligible Customers will be contacted by representative from the Bank.
11. It is the responsibility of the Qualified Eligible Customers to provide their valid and current contact details including mobile number and email address, and promptly notifying the Bank in the event of any changes. The Bank shall not be held responsible/liable in the event that the Bank is unable to contact the Qualified Eligible Customers, if applicable, due to inaccurate/invalid mobile number and/or email address provided by the Eligible Customers or the email is unable to be delivered due to any reason whatsoever.

12. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Gift Set; whether due to defects in materials or workmanship by manufacturer under warranty or otherwise.
13. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Gift Set due to any unforeseen circumstances beyond the reasonable control of the Bank.
14. The Gift Set will be provided on an “As is Where Is” basis. The Gift Set featured in all printed materials and/or the Bank’s website are for illustration purposes only. Any props, accessories or equipment featured with the Gift Set in any pictorial materials are for decorative purposes and shall not form part of the Gift Set.
15. HLB reserves the right to replace the Gift Set with any other items of equal value at its discretion with prior notice by posting via the HLB’s Website as defined below.
16. The Bank gives no representation or with respect to the quality or suitability of the Gift Set (including but not limited to the value, validity and/or usage of the Gift Set and shall not be responsible to replace any lost, stolen or damaged Gift Set). The Qualified Eligible Customers shall deal directly with the Issuer/Manufacturer for any queries, disputes, warranty information or claims pertaining to the Gift Set without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Gift Set shall be assumed by the Qualified Eligible Customers.

GENERAL

17. By participating in the Campaign, the Qualified Eligible Customers:
 - (a) agree that they have read, understood and agree to be bound by the T&Cs of the Campaign any terms and conditions of the relevant insurance products, and any other relevant terms and conditions that HLB may impose from time to time by way of notice to the Customers;
 - (b) confirm that they have read, understood and agreed to be bound by the respective terms and conditions of the 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 to access HLB’s website at (www.hlb.com.my) (“**HLB’s Website**”) at regular intervals to view the T&Cs of the Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs; and
 - (d) agree that HLB’s and/or HLA’s decision on all matters relating to the Campaign shall be final, conclusive and binding on all Qualified Eligible Customers.
18. HLB reserve the right:
 - (a) with prior notice to the Customers, to add, delete, suspend or vary the T&Cs contained herein and/or details of the product, wholly or in part at HLB discretion by way of posting on HLB’s Website, or in any manner deemed suitable by HLB and/or HLA in order to give prior notice to the Qualified Eligible Customers of such additions, deletions or amendments;
 - (b) to forfeit the Reward earned in the event of non-compliance by the Eligible Customers of the T&Cs herein or any General Terms and Conditions of Accounts, or any terms and conditions of the relevant insurance products; and
 - (c) disqualify any of the Qualified Eligible Customers as HLB may in its discretion to participate in the Campaign.
19. In the event of any discrepancies between the T&Cs herein as compared to the advertising, Campaign, publicity and other materials relating to or in connection with this Campaign, the final T&C on HLB’s website shall prevail.

20. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Qualified Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
21. 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. Customers are advised to read and understand the contents of the product brochure/policy contract before signing up.

This advertisement has not been reviewed by the Securities Commission Malaysia.

IMPORTANT NOTES:

22. **THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEETS YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS "TOP UPS". RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**
23. Customers are not covered by the compensation fund under Part IV of the Capital Markets and Services Act 2007. This compensation fund does not extend to Customers if Customers suffer monetary loss as a result of a defalcation, or fraudulent misuse of moneys and other property, by a director, officer, employee or representative of HLB.
24. The above plan is underwritten by Hong Leong Assurance Berhad (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. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from HLA or visit the PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).

Additional Note:

- a) **PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THESE PRODUCTS ARE SUBJECT TO LIMITATIONS.** Please refer to PIDM's TIPS Brochure or contact HLA or PIDM (visit www.pidm.gov.my).
- b) Hong Leong SMART Cash Insurance: The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact HLA or PIDM (visit www.pidm.gov.my).

If you have any enquiries regarding the T&Cs, please email us at hlonline@hlbb.hongleong.com.my. Alternatively, you may speak to our respective Bancassurance Consultant.