

RAYA 2022 TAKAFUL REGULAR CONTRIBUTION-i PROMOTION**Terms & Conditions (“T&Cs”)***Last updated on 28 February 2022***PROMOTION PERIOD**

1. Hong Leong Islamic Bank Berhad’s 200501009144 (686191-W) (“HLISB”) **“RAYA 2022 TAKAFUL REGULAR CONTRIBUTION-i PROMOTION ”** (“Promotion”) commences on 18 April 2022 and ends on 31 May 2022, both dates inclusive or upon reaching the promotion set target, whichever comes first (“Promotion Period”), unless notified otherwise.

ELIGIBILITY

2. The Promotion is open for participants (“Customers”) of HLM Takaful Amanah Saver; HLM Takaful Legacy / Legacy Plus; Secure 3 / 3 Plus; Wealth Protect / Wealth Protect Plus (“Plan”), a product underwritten by Hong Leong MSIG Takaful (“HLMT”), who sign up for the Plan at any Hong Leong Islamic Bank (“HLISB”) or Hong Leong Bank (“HLB”) branches during the Promotion Period.

PROMOTION MECHANICS

3. In order to participate to this Promotion, Customers are required to fulfil the below conditions in order to be eligible for the sign up gifts (“Rewards”) in the form of cash vouchers (or any form of vouchers of the same value) worth as below:

First Year Contribution Range	Voucher Value
RM6,000 and above	RM100

Below are the requirements:-

- (a) The contribution for the plan must be on **annual mode** only
 - (b) The minimum first year contribution amount must be not less than Ringgit Malaysia Six Thousand only (RM6,000)
4. For the avoidance of doubt, in order for the Customers to enjoy the Rewards above:
 - (a) Customers who exercise the cooling-off rights will not be entitled for the Rewards. Details of cooling of rights are as mentioned in the Product Disclosure Sheet and/or certificate policy of the Plan.
 - (b) The total Rewards value for this Promotion must not exceed Ringgit Malaysia Eight Thousand (RM8,000), on first come first served basis based on the date of the Takaful certificate turned to production as determined by HLMT
 5. Customers who have performed and fulfilled the requirements as stated in Clauses 3 and 4 above is referred to as the “Eligible Customers” for the purpose of Promotion.
 6. The Rewards will be distributed within 90 days after the 15th of following month from the date of the certificate turn into production based on list provided and confirmed by HLMT.
 7. HLISB will send the Rewards in the form of unique e-code issued by Shopee via SMS to the mobile phone number of eligible Customers which was registered with the HLMT.
 8. The eligible Customers are responsible for redeeming the Rewards directly through the Shopee app or Shopee website after receiving the unique e-code.

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9. Vouchers that are unused or unredeemed after the expiry period will lapse and will not be replaced.
10. The usage of the Rewards is subject to the Shopee User Terms and Conditions, and the Customers are responsible to read and understand the Shopee security and privacy policies and terms and conditions.
11. HLISB will not be held liable in the event the Rewards fulfilment are not completed due to incorrect or outdated mobile phone number provided by eligible Customers.
12. Eligible Customers must personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Promotion.

GENERAL

13. By participating in the Promotion, the Customers agree:
 - (a) to be bound by the T&Cs herein;
 - (b) that HLISB's decision on all matters relating to the Promotion must be final, conclusive and binding on all Customers.
14. HLISB reserves the right:
 - (a) to forfeit the Promotion in the circumstance where there is reversal of Eligible Customer or termination of the Promotion Period at all times or non-compliance to the Terms and Conditions herein;
 - (b) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLISB's discretion by way of posting on HLISB's website, or in any manner deemed suitable by HLISB at any time with prior notice;
 - (c) to disqualify any Customers for non-compliance to the Terms and Conditions as HLISB discretion deemed fit with prior notice to participate in the Promotion.
15. The T&Cs herein and the General Terms and Conditions of Accounts must be read as an entire agreement. In the event of any discrepancy, the specific T&Cs herein is prevail to the extent of such discrepancy.
16. The T&Cs is governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

TAKAFUL DISCLAIMER

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

IMPORTANT NOTES :

The above plan is underwritten by Hong Leong MSIG Takaful Berhad (HLMT). HLMT is a Takaful Operator licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. HLMT is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the Takaful certificates offered by HLMT are protected against loss of part or all of the Takaful 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 PIDM information brochure from HLMT or visit PIDM website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).