

CNY 2024 TAKAFUL REGULAR CONTRIBUTION PROMOTION [\(Versi Bahasa Malaysia\)](#)

Last updated on 17 January 2024

PROMOTION PERIOD

Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**" or "**the Bank**") **CNY 2024 Takaful Regular Contribution Promotion ("Promotion")** commences on 22 January 2024 and ends on 29 February 2024, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Promotion is open for participants ("**Customers**") who sign up for HLM Takaful Amanah Saver, HLM Takaful Legacy / Legacy Plus and/or HLM Takaful Secure 3 / 3 Plus ("**Plan**"), a product underwritten by Hong Leong MSIG Takaful ("**HLMT**") at any HLISB or Hong Leong Bank Berhad ("**HLB**") branches during the Promotion Period.
2. In order to participate in this Promotion and be eligible for the sign-up gifts ("**Reward**"), Customers are required to fulfil the conditions below:
 - (a) Customer must apply any one of the Plan as stated in Clause 1;
 - (b) The contribution payment frequency for the Plan must be on an annual basis;
 - (c) The minimum annualised contribution amount must be at least Ringgit Malaysia Five Thousand (RM5,000); and
 - (d) The Takaful certificate has turned to production as confirmed by HLMT and Customers have not exercise their cooling-off rights. Details of such cooling-off rights are mentioned in the Product Disclosure Sheet and/or the certificate of the Plan;

PROMOTION MECHANICS

3. Eligible customers will stand a chance to win the JBL Wireless Earbuds which will be allocated on a first-come, first-served basis to the first 20 subscriptions.
4. The Reward will be distributed within ninety (90) days from the date the certificate turns into production based on the list provided and confirmed by HLMT.
5. The Reward is not exchangeable for up-front cash, credit, cheque or benefit-in-kind.
6. The Eligible Customer will be notified by the Bank either in writing, by phone, by Short Message Service ("**SMS**") or in any other manner that the Bank deems practical ("**Notification**") on a best effort basis at his/her latest telephone numbers or addresses duly captured by and reflected in the Bank's system and/or records held by HLMT.

GENERAL

7. By participating in the Promotion, the Customers agree:
 - (a) to have read, understood, accept and agree to be bound by the T&Cs herein;

- (b) that HLISB's decision on all matters relating to the Promotion is final, conclusive and binding on all Customers.
8. HLISB reserves the right:
- (a) To add, delete, suspend or vary the T&Cs contained herein, either wholly or partially, 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;
 - (b) to disqualify any Eligible Customers to participate in the Promotion for non-compliance to the T&Cs with prior notice.
9. In the event of any inconsistency, conflict, ambiguity and/or discrepancy between the T&Cs in English and the translated T&Cs in Bahasa Malaysia, the English T&Cs herein shall prevail.
10. The T&Cs are 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.
11. 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 the participation of Takaful nor does it amount to solicitation by HLISB for the subscription of Takaful by anyone. Customers are advised to read and understand the contents of the product brochure/certificate contract before signing up.

IMPORTANT NOTES:

The above plan is underwritten by HLMT. HLMT is a Takaful Operator licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Member of PIDM. Protection by PIDM on benefits payable from the unit portion of this certificate is subject to limitations. Please refer to PIDM's TIPS Brochure or contact Hong Leong MSIG Takaful Berhad or PIDM (visit www.pidm.gov.my).