

**HLM TAKAFUL LEGACY PLAN PROMOTION****Terms & Conditions (“T&Cs”)***Last updated on 22 March 2021***PROMOTION PERIOD**

1. Hong Leong Islamic Bank Berhad’s 200501009144 (686191-W) (“HLISB”) **“HLM TAKAFUL LEGACY PLAN PROMOTION”** (“Promotion”) commences on 27 April 2021 and ends on 30 June 2021, 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 Legacy / Legacy 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:

<b>First Year Contribution Range</b>	<b>Voucher Value</b>
RM5,000 - RM7,499	2% of contribution amount
RM7,500 – RM9,999	3% of contribution amount
RM10,000 and above	4% of contribution amount

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 Five Thousand only (RM5,000)
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 One Hundred Thousand (RM100,000), 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 60 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. The value of the voucher will be rounded down to nearest RM10. For example, RM612.50 will be RM610.

8. Vouchers that are unused or unredeemed after the expiry period will lapse and will not be replaced.
9. 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**

10. 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.
11. 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.
12. 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.
13. The T&Cs is governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the jurisdiction of the Courts of Malaysia.