

CNY 2023 TAKAFUL REGULAR CONTRIBUTION-i PROMOTION**Terms & Conditions (“T&Cs”)***Last updated on 6 December 2022***PROMOTION PERIOD**

1. Hong Leong Islamic Bank Berhad’s 200501009144 (686191-W) (“**HLISB**”) **CNY 2023 TAKAFUL REGULAR CONTRIBUTION-i PROMOTION (“Promotion”)** commences on 5 January 2023 and ends on 15 February 2023, 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; HLM Takaful Secure 3 / 3 Plus (“**Plan**”), a product underwritten by Hong Leong MSIG Takaful (“**HLMT**”), who sign up for the Plan at any HLISB or Hong Leong Bank Berhad (“**HLB**”) branches during the Promotion Period.

PROMOTION MECHANICS

3. In order to participate in this Promotion and be eligible for the sign-up gifts (“**Rewards**”), Customers are required to fulfil the conditions below:
 - (a) The contribution payment frequency for the Plan must be on an annual basis;
 - (b) The minimum first-year contribution amount must be at least Ringgit Malaysia Six Thousand only (RM6,000); and
 - (c) The Takaful certificate has turned to production as determined by HLMT and Customers do not exercise the cooling-off rights. Details of cooling-off rights are mentioned in the Product Disclosure Sheet and/or certificate of the Plan.
4. For the avoidance of doubt, the Rewards are in the form of cash vouchers worth Ringgit Malaysia One Hundred (RM100) and will be allocated on a first-come, first-served basis. The total Rewards value for this Promotion is limited to Ringgit Malaysia Eight Thousand (RM8,000).
5. Customers who have performed and fulfilled the requirements as stated in Clause 3 above are referred to as “**Eligible Customers**” for the purpose of this Promotion.
6. The Rewards will be distributed within ninety (90) days after the 15th of the following month from the date the certificate turns into production based on the list provided and confirmed by HLMT.
7. HLISB will send the Rewards in the form of unique e-code issued by Shopee or Touch ‘n Go via SMS to the mobile phone number of Eligible Customers which were registered with HLMT.
8. The Eligible Customers are responsible for redeeming the Rewards directly from Shopee or Touch ‘n Go upon receiving the unique e-code.
9. Rewards 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/Touch ‘n Go User Terms and Conditions, and Eligible Customers are responsible to read and understand the Shopee/Touch ‘n Go Security and Privacy Policies and the Terms and Conditions.

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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 Eligible 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 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.
16. 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.

Hong Leong MSIG Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (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).