

Hong Leong Bancatakaful Chinese New Year 2026 Campaign

Last updated on 19 December 2025

CAMPAIGN PERIOD

Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**" or "**the Bank**") Hong Leong Bancatakaful Chinese New Year 2026 Campaign ("**Campaign**") commences on 3 February 2026 and ends on 3 March 2026, both dates inclusive ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. The Campaign is open to individuals ("**Customers**") who sign up for any of the following Takaful products ("**Takaful Plan**") underwritten by the Takaful Operator, Hong Leong MSIG Takaful ("**HLMT**") through any HLISB or Hong Leong Bank Berhad ("**HLB**") branch during the Campaign Period:
 - (a) HLM Takaful Amanah Saver;
 - (b) HLM Takaful Legacy / Legacy Plus; and/or
 - (c) HLM Takaful Secure 3 / 3 Plus.
2. Customers who have committed any fraudulent, unlawful or wrongful acts in relation to the Takaful Plan and/or any of the facilities granted by HLISB/HLB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period or have breached any terms and conditions contained in these T&Cs are **NOT ELIGIBLE** to participate and/or shall be immediately disqualified from participating in the Campaign.

CAMPAIGN MECHANICS AND REWARD

3. In order to participate in this Campaign, Customers are required to fulfil the conditions below:
 - (a) Customers must apply any of the Takaful Plans as specified in Clause 1 above;
 - (b) The contribution payment frequency for the respective Takaful Plan is on an annual basis;
 - (c) The minimum annual contribution amount must be at least Ringgit Malaysia Ten Thousand (RM10,000); and
 - (d) The Takaful proposal must be submitted, approved and turned into production by HLMT during the Campaign Period. For the avoidance of doubt, Customers shall not exercise their cooling-off rights. The Takaful proposal must be submitted, approved and turned into production by HLMT during the Campaign Period. For the avoidance of doubt, Customers shall not exercise their cooling-off rights

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

4. Eligible customers may stand a chance to be rewarded with one (1) Harvey Norman Gift Card worth Ringgit Malaysia Five Hundred (RM500) ("**Reward**"). The Reward will be given on a first-come, first-served basis, limited to the first twenty (20) successful subscriptions ("**Winner**").
5. Winners will be notified within ninety (90) days after the Campaign Period ends by the Bank either by email, phone, In-App Push (IAP) notification or in any other manner that the Bank deems practical ("**Winner Notification**") on a best effort basis based on the latest customer details reflected in the Bank's system and/or records held by HLMT.
6. The Reward will be distributed within sixty (60) days following the Winner Notification date. The Reward is neither transferable nor exchangeable for cash, credit or in-kind, whether partially or in full.
7. Winners are required to collect the Reward from Harvey Norman at his/her own cost and expense and the Bank shall not be responsible for bearing such costs. Winners are required to provide their MyKad and sign a release form to claim their Rewards within thirty (30) days following the Winner Notification. If a Winner cannot be contacted or fails to claim the Reward within thirty (30) days following the Winner Notification, the Bank reserves the right to forfeit the Reward and select an alternative Winner.
8. The Bank makes no representation or warranty regarding the quality or suitability of the Reward. Any disputes regarding the Reward must be settled directly with Harvey Norman and any cost(s) related thereto shall be borne by the Winner.
9. Reward that is not utilised within the validity period specified on the Gift Card shall be forfeited, and the Bank shall not be obligated to replace or compensate the Winner.

GENERAL

10. By participating in the Campaign, the Customers agree:
 - (a) to have read, understood, accepted and agreed to be bound by the T&Cs herein and any other relevant terms and conditions that HLISB may impose from time to time with prior notice to the Customers by posting on HLISB's website at www.hlisb.com.my ("**HLISB's Website**");
 - (b) that these T&Cs are subject to changes from time to time, with prior notice to the Customers and via updating the T&Cs on HLISB's Website;
 - (c) that HLISB's decision on all matters relating to the Campaign is final, conclusive and binding on all Customers;
 - (d) to be responsible for providing HLISB with their valid and current contact details including mobile number and email address and promptly notifying HLISB in the event of any changes. HLISB shall not be responsible/liable in the event that HLISB is unable to contact the Customers due to inaccurate/invalid contact details provided by Customers;
 - (e) to access the HLISB's Website at regular intervals to view the T&Cs of the Campaign and to ensure they keep up-to-date with any changes or variations to the T&Cs; and
 - (f) to be liable and shall 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 Campaign.
11. 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 from participating in the Campaign for non-compliance with the T&Cs with prior notice;
 - (c) to forfeit and/or claw back the Reward in the event of non-compliance with the T&Cs herein by

the Eligible Customers.

(d) to change the Reward at its discretion, with notice published on the HLISB's Website and it shall be the responsibility of Eligible Customers to check for such updates.

12. In the event of any inconsistency, conflict, ambiguity and/or discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the HLISB's Website shall prevail;
13. 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.
14. 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:

1. THIS IS A TAKAFUL 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 MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE CONTRIBUTION THROUGHOUT THE CERTIFICATE DURATION. TO INCREASE INVESTMENT VALUE AT ANYTIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL CONTRIBUTIONS AS 'TOP UPS'. RETURNS ON AN INVESTMENT-LINKED FUND ARE NOT GUARANTEED.

2. 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 is regulated by Bank Negara Malaysia.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT 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).

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong MSIG Takaful Berhad or PIDM (visit www.pidm.gov.my).

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@HLB.hongleong.com.my or call 03- 7626