

GENERAL TERMS & CONDITIONS: CCSI Rezeki Draw Customer Campaign

1. Campaign Period

The campaign commences from **1 April 2023 – 30 June 2023**.

2. Eligible Participants

The campaign is open for **ALL** certificate owners (“the Participant”) who hold **In Force** Hong Leong MSIG Takaful Berhad (HLM Takaful) certificate(s), **EXCLUDE** HLM Takaful staff, business partners and intermediaries/agents.

3. Campaign Requirement

- a. Each successful payment method conversion is counted as one (1) entry for CCSI Rezeki Draw Customer Campaign.
- b. The Participant is required to **convert the existing Cash payment method (as of 1 April 2023) to Credit/Debit Card Standing Instruction (CCSI) within the campaign period and remain with CCSI for at least three (3) consecutive months**.
- c. There is no limitation on the number of entries (e.g., change of payment method for multiple certificates) per Participant.

4. Reward Entitlement

- a. The reward entitlement is **NOT** transferrable.
- b. The certificate(s) **MUST** fulfil **ALL** the campaign requirement and remains **In Force** upon reward payout.
- c. The certificate(s) **MUST** remain in CCSI payment mode during the event of Rezeki draw take place, **INCLUSIVE** the three (3) months of monitoring period.
- d. The campaign winner will be notified by HLM Takaful Customer services team by the end of the campaign period. In the event of the campaign winner is unreachable (e.g., no response received), the Company reserves the right to withdraw him/her from this campaign.

Scenario 1

Change of Payment Method (to CCSI)	5 April 2023
Payment Method & Certificate Status Upon Rezeki Draw	CCSI & In Force
Eligibility for Rezeki Draw	Eligible

Scenario 2

Change of Payment Method (to CCSI)	30 June 2023
Payment Method & Certificate Status Upon Rezeki Draw	CCSI & In Force
Eligibility for Rezeki Draw	Eligible

Scenario 3

Change of Payment Method (to CCSI)	5 April 2023
Change of Payment Method (to cash)	5 July 2023
Payment Method & Certificate Status Upon Rezeki Draw	Cash & In Force
Eligibility for Rezeki Draw	Not Eligible [Refer to Item 3(b)]

Scenario 4

Change of Payment Method (to CCSI)	5 April 2023
Payment Method & Certificate Status Upon Rezeki Draw	CCSI & Surrendered/Matured
Eligibility for Rezeki Draw	Not Eligible [Refer to Item 4(b)]

Scenario 5

Change of Payment Method (to CCSI)	5 April 2023
Change of Payment Method (to cash)	15 May 2023
Change of Payment Method (to CCSI)	1 July 2023
Payment Method & Certificate Status Upon Rezeki Draw	CCSI & In Force
Eligibility for Rezeki Draw	Not Eligible [Refer to Item 3(b)]

5. HLM Takaful's Rights

- a. HLM Takaful's decision is final and it reserves the right to:
 - i. amend, add or waive any terms and conditions,
 - ii. amend or extend the duration of the campaign at any time as they deem fit without any prior notice;
 - iii. substitute an alternative campaign gift of equivalent value at the sole discretion of the company without any further notice;
 - iv. withdraw any campaign winner from the campaign for whatever reasons it deems appropriate.
- b. Any dispute concerning the campaign guidelines shall be decided by HLM Takaful.
- c. HLM Takaful will not entertain any appeal on the campaign result.

6. Inquiries

All inquiries regarding this campaign should be directed to your respective Business Development Team and HLM Takaful Distribution Management & Services Department at 03-2638 2000 (MRL/KL Branch), 03-7650 1800 (General Line), or e-mail familyagency@takaful.hongleong.com.my.