Appendix 1

GENERAL TERMS & CONDITIONS: CCSI Rezeki Draw Customer Campaign 2.0

1. Campaign Period

The campaign commences from 1 April 2024 – 30 June 2024.

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 2.0.
- b. The Participant is required to convert the existing Cash or Debit Card Standing Instruction payment method to Credit Card Standing Instruction (CCSI) via HLMT360° Customer Portal within the campaign period.
- 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 remain(s) **In Force with CCSI payment method** upon Rezeki draw and reward payout.
- c. The arrangement of reward entitlement is as follows:
 - i. Monthly Rezeki Draw: Touch n GO eWallet voucher worth RM50.00 each x 30 units
 - ii. Grand Rezeki Draw: Touch n GO eWallet voucher worth RM500.00 each x 1 unit
- d. Each campaign winner will qualify for one (1) Rezeki Draw category ONLY.
- e. The campaign winners will be notified by HLM Takaful Customer services team via email (as per HLM Takaful's record). In the event of the campaign winner is unreachable (e.g., no response received), HLM Takaful reserves the right to withdraw him/her from this campaign.

Scenario 1

Change of Payment Method (Cash to CCSI – Credit Card) via HLMT360° Customer Portal	5 April 2024
Certificate Status & Payment Method Upon Monthly Rezeki Draw (for April 2024)	In Force & CCSI (credit card)
Eligibility for Rezeki Draw	Eligible

Scenario 2

Change of Payment Method (CCSI – Debit Card to CCSI – Credit Card) via HLMT360° Customer Portal	5 May 2024
Certificate Status & Payment Method Upon Monthly Rezeki Draw (for May 2024)	In Force & CCSI (credit card)
Eligibility for Rezeki Draw	Eligible

Scenario 3

Change of Payment Method (CCSI – Debit Card to CCSI – Credit Card) via email	5 April 2024
Certificate Status & Payment Method Upon Monthly Rezeki Draw (for April 2024)	In Force & CCSI (credit card)
Eligibility for Rezeki Draw	Not Eligible [Refer to Item 3(b)]

Scenario 4

Change of Payment Method (Cash to CCSI – Debit Card) via HLMT360° Customer Portal	5 April 2024
Certificate Status & Payment Method Upon Monthly Rezeki Draw (for April 2024)	In Force & CCSI (debit card)
Eligibility for Rezeki Draw	Not Eligible [Refer to Item 3(b)]

Scenario 5

Change of Payment Method (Cash to CCSI – Credit Card) via HLMT360° Customer Portal	5 April 2024
Change of Payment Method (CCSI – Credit Card to Cash) via HLMT360° Customer Portal	30 April 2024
Certificate Status & Payment Method Upon Monthly Rezeki Draw (for April 2024)	In Force & Cash
Eligibility for Rezeki Draw	Not Eligible [Refer to Item 3(b) & Item 4(b)]

Scenario 6

Change of Payment Method (Cash to CCSI – Credit Card) via HLMT360° Customer Portal	5 April 2024
Change of Payment Method (CCSI – Credit Card to Cash) via HLMT360° Customer Portal	30 April 2024
Change of Payment Method (Cash to CCSI – Credit Card) via HLMT360° Customer Portal	5 May 2024
Certificate Status & Payment Method Upon Monthly Rezeki Draw (for May 2024)	In Force & CCSI (credit card)
Eligibility for Rezeki Draw	Eligible

Scenario 7

Change of Payment Method (CCSI – Debit Card to CCSI – Credit Card) via HLMT360° Customer Portal	5 May 2024
Monthly Rezeki Draw (for May 2024)	Entitled for Touch n GO eWallet voucher worth RM50.00 x 1 unit
Eligibility for Grand Rezeki Draw	Not Eligible [Refer to Item 4(d)]

Scenario 8

Change of Payment Method (CCSI – Debit Card to CCSI – Credit Card) via HLMT360° Customer Portal	5 May 2024
Monthly Rezeki Draw (for May 2024)	Eligible but not selected for the reward entitlement
Eligibility for Grand Rezeki Draw	Eligible



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.