

HLA FiT Referral Campaign Terms and Conditions

1. This HLA Fit Referral Campaign (“Campaign”) organized by Hong Leong Assurance Berhad 198201014849 (94613-X) (“HLA”) will commence from 15 December 2020 to 28 February 2021 (both days inclusive) (“Campaign period”) **[Extended till 30 April 2021]**.
2. An Eligible Person who participates in the Campaign and introduces contacts or another person to sign up for a HLA FiT product shall be referred to as “Referrers” or each, a “Referrer” and their referees or introduces shall be referred to as “Referees” or each, a “Referee”.
3. Eligible person(s)
 - a. Campaign is open to all HLA FiT policyholders including HLA staffs, with policy still in force
 - b. HLA Agent(s) and leaders are not eligible for this campaign
 - c. A referrer is required to fill in the names and details for his/her family/ friends on the campaign website www.hla.com.my/ReferHLAFit upon submission of the names and details for their family/ friends the eligible person acknowledges that he/she has obtained consent from the person(s) they refer which grants HLA agents the permission to contact them.
4. Successful referral(s) is defined as eligible person’s family/ friends who signed up for any of the HLA FiT policy within the campaign period and did not cancel the policy during the free-look period of 15 days.
5. Successful referral(s) are names that were submitted on the campaign website during the campaign period
6. Successful Referral reward payout:
 - a. For each successful referral the eligible person will be rewarded with RM50.
 - b. The last day of referral name submission will be on 30 April 2021
 - c. All referred cases should have their policy in-force (past 15 days free look period) by 30 June 2021
 - d. All successful referral reward payout will be fulfilled by 30 August 2021
 - e. The RM50 referral reward will be in form HLA FiT reward points which will be credited to eligible person’s account.
7. Referral reward is non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
8. HLA’s decision on all matters relating to the Campaign will be final and binding.
9. To the fullest extent permitted by law, by participating in this Campaign, each and every Participant is agreeing that he/she will not hold HLA and its officers, servants, employees, representatives and/or agents, liable for any loss or damages that he/she may incur, in connection with the Campaign. Any liability that HLA may have to any Eligible Person/ Participant/ Referrer or any other person (if any) is limited to Direct Damages only, “Direct Damages” means actual damages or losses suffered by the Eligible Person/Participant/Referrer or any other party (if any) as a result of a direct and immediate action by Citibank and shall not include any compensation for special, punitive, indirect, incidental or consequential damages or losses of any kind whatsoever, including but not limited to loss of profits, business or value, whether or not foreseeable.
10. HLA will not be liable for any default due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic, pandemic, technical or system failure or any event beyond the reasonable control of HLA.
11. HLA reserves the right as it deems fit to vary or change any of these terms and conditions from time to time or cancel, terminate, withdraw, or suspend this Campaign and/or replace this

Campaign with another similar promotion, campaign or program with prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the Campaign Website accessible at www.hla.com.my or in any other manner as HLA deems fit. In this respect, the participants participation in this Campaign also signifies his/her agreement to access the Website at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which HLA may affect from time to time. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time). For the avoidance of doubt, any cancellation, termination, withdrawal or suspension by HLA of this Campaign will not entitle the participant to any compensation against HLA for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.