

HLIA Loyalty Program Terms and Conditions

1. With effect from 1 April 2025 (the "**Loyalty Program Effective Date**"), customers who register as a HLIA Member ("**Member**") via the website or mobile application of Hong Leong Insurance (Asia) Limited ("**HLIA**") will be automatically enrolled in the HLIA Loyalty Program (the "**Loyalty Program**"). Members who have registered before the Loyalty Program Effective Date will be automatically enrolled in the Loyalty Program on the Loyalty Program Effective Date.
2. All new Members are entitled to a welcome offer of HK\$20 e-Voucher ("**Welcome Reward**"). Each Member can only receive the Welcome Reward once.
3. Members who successfully apply/renew HLIA policies (excluding personal liability insurance and any policies underwritten by third parties) via HLIA website, mobile application or Hong Leong Insurance Direct will be entitled to 1 reward point ("**Points**") for every HK\$1 of net premium (excluding levy) calculated after discount. Points will be accrued according to the net premium actually settled during the policy payment period, and any excess paid by the Member and any decimal part of the total premium will not be counted as Points.
4. The Points earned from applying/renewing the policy will be automatically credited to the Member's account within 1 to 2 months after the premium transaction is settled and the policy becomes effective.
5. The accumulation period of the Points is 12 months ("**Accumulation Period**") from the Loyalty Program Participation Date. At the end of each Accumulation Period, the accumulated Points of the current period will expire and reset to zero. A new Accumulation Period will then commence for another 12 months starting the day after the previous period ends. For example, if you join in the Loyalty Program on 23 April 2025, the Points will be accumulated until 22 April 2026.
6. If the policy is cancelled for any reason and the relevant premium paid is refunded to Members, HLIA will deduct the corresponding Points from the Member's account. If there are not enough Points in the account, HLIA reserves the right to take any action it deems appropriate to recover an amount equal to the Points.
7. If a Member's membership is cancelled for any reason, all accumulated Points will be forfeited.
8. Reward Redemption: Members are required to log in to HLIA mobile application to redeem rewards with valid Points ("**Rewards**"). The redeemed Points will be deducted from the account instantly, and the deducted Points cannot be changed, cancelled or reissued.
9. Reward redemption will be processed on a first-come, first-served basis and HLIA reserves the right to change the available Rewards at any time.
10. The use of the Rewards is subject to the terms and conditions of use set by the relevant suppliers. HLIA is not responsible for the quality of the products and/or services provided by the relevant suppliers. If you have any enquiries or complaints about the Rewards, please contact the relevant suppliers directly.
11. Redeemed Rewards cannot be converted, redeemed for cash, transferred, refunded or reissued. e-Vouchers that have been redeemed or expired will not be reissued.
12. All Points are subject to the records of HLIA System. Members can log in to their membership accounts via HLIA's website or mobile app to check the accumulated Points.
13. To the extent permitted by law, HLIA excludes all liabilities (whether arising in contract, negligence or otherwise) for loss or damage that Members or any third party may incur in connection with the Loyalty Program. HLIA shall not be liable for any delays, losses or damages caused by any network or system problems beyond HLIA's reasonable control.

14. Members' participation in the Loyalty Program is governed by these Terms and Conditions and any other terms and conditions specified by HLIA from time to time. HLIA reserves the right to amend the Loyalty Program and these Terms and Conditions at any time without prior notice. In case of any disputes, the decision of HLIA shall be final.
15. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.