

"Online Shopping Fiesta" Offers Terms and Conditions ("T&Cs")

Important Notes:

- By participating in these offers, the Cardholders are deemed to have read, understood and agreed to be bound by all T&Cs in this document.
- Offers cannot be exchanged for cash, cheque, or in kind and is not transferrable to any third party.
- Offers cannot be used in conjunction with any other discounts, privileges and promotions unless otherwise stated.
- The merchants and Hong Leong Bank reserve the right to change these terms and conditions at any time by publishing the updated terms and conditions on respective merchants' website.
- For any changes, loss or damages resulting from these offers are to be referred to the respective merchant by Cardholders.
- In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign and/or Promotion, the final T&Cs advocate by the respective merchants shall prevail.
- All pictures shown are for illustration purposes only.

1. Zalora

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. The offer is valid for purchases made at www.zalora.com.my or ZALORA Mobile App. Promo Code HLB23 entitles new and existing ZALORA users 23% OFF + 5% Cashback with a minimum spend of RM220 from 27 November 2020 – 15 December 2020. Only one (1) type of promo code can be used at a time. Free shipping for orders of RM99 and above. Promo code is only applicable to items sold by Zalora and does not apply for certain excluded brand and items. Brand and item exclusions apply as set out at https://support.zalora.com.my/hc/en-us/articles/205323070-Brand-Exclusions. 5% Cashback will be credited into customer's Zalora Account. ZALORA's Terms of Service shall apply to all uses of the promo codes and Zalora's Cashback Terms & Conditions apply.

2. Lazada 12.12

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. Each voucher is valid only for one (1) time redemption per Lazada registered customer and product exclusions apply. Voucher is applicable for single use only and may be stacked with other brands', sellers' and Lazada campaign collectible vouchers. Collected vouchers will be automatically applied at checkout payment page upon entering the applicable credit or debit card. No cash alternatives or refund will be offered in lieu of the discount. Lazada reserves the right to cancel suspicious orders without prior notice. This includes but is not limited to voucher abuse, including vouchers redeemed using multiple accounts or multiple checkouts associated with the same customer or group of



customers and vouchers used in bad faith (resold vouchers, and vouchers used by customers to purchase products for reselling).

A) Offer for Existing Lazada Users

Vouchers can be collected from 10 December 2020 - 12 December 2020. Vouchers are valid from 12:00 A.M. to 11:59 P.M. on 12 December 2020 (Malaysian time, GMT+8). Discount of RM12 is applicable with a minimum spend of RM120 on the total nett purchase price in a single transaction (exclusive of shipping/courier charges) made on the <u>Lazada App</u>. Vouchers are only available to the first five hundred (500) cardholders.

B) Offer for New Lazada Users

Voucher is valid from 12:00 A.M. on 1 December 2020 to 11:59 P.M. on 31 December 2020 (Malaysian time, GMT+8). Discount of RM12, with minimum spend of RM12 on the total nett purchase price of the new customer's purchase in a single transaction (exclusive of shipping/courier charges) made using <u>Lazada App</u>. Voucher is applicable for spending only on <u>Lazada App</u>. The discount is only available to the first one thousand (1,000) cardholders.

3. Shopee 12.12 Birthday Sale

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. The minimum spend of each promotion excludes add-on items/shipping/courier charges. All the promotions are valid on a first-come, first-served basis and is valid for purchases made from Preferred Sellers and Shopee Mall via Shopee Mobile App ONLY. The Promotions are NOT valid for Diapers & Potties, Baby Food and Formula, Tickets & Vouchers, S-Mart Milo & Automotive Merchandise. Shopee's other terms and conditions apply at https://shopee.com.my/legaldoc/policies/. Shopee reserves the right to amend/cancel, terminate or suspend the promotion wholly or in part, or any part of the terms & conditions anytime. For enquiries or assistance, please contact Shopee's Customer Service at +603-2777 9222.

A) Offer for Existing Shopee Users

Promo code **HLB12** must be applied to enjoy RM12 OFF with a minimum spend of RM120. Offer is applicable on 12 December 2020 only. Offer is only available to the first one thousand (1,000) cardholders.

B) Offer for New Shopee Users

Promo code **NEWHLB** must be applied to enjoy RM10 OFF with a minimum spend of RM40. Offer is applicable on 23 November 2020 - 31 December 2020 only.

4. Gintell Christmas Promo

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. Instalment payment is available for purchase made with Credit Card only. Promotion period is from 1 December 2020 to 31 December 2020. The offers are only valid on Gintell website (www.gintell.com/hlb-christmas-promo), Gintell showrooms and Gintell roadshows. The offers are not valid with any other on-going promotions, discount offers, coupons, vouchers, sales campaigns, online sales, warehouse sales and staff purchases.



Promo A

Get CyberTREK FT456 (NP: RM7,988) @ **RM3,988**. Complimentary gift: G-Shove Hand Beauty Massager & Memory Foam Pillow worth RM1,376

Promo B

Get Dancing Queen (NP: RM2,588) @ **RM1,988** Complimentary gift: G-Shove Hand Beauty Massager worth RM888 + G-Relax EZ Portable Handheld Massager worth RM688

5. Cake Rush

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. Promotion period is from 1 November 2020 to 31 December 2020. Promo code **HLB10** must be entered upon checkout at http://www.cakerush.my to enjoy RM10 OFF with no minimum spend. Offer can only be applied once per order. Offer is limited to one (1) redemption per year. Delivery service is only is available within the Klang Valley.

6. Lazada Wallet x Mastercard

Payment must be made with Hong Leong Bank Mastercard Credit or Debit Card issued in Malaysia. Promotion is only available to registered user with a valid Lazada account. Promotion is valid from 12:00 A.M. to 11:59 P.M. from 5 December 2020 to 11 December 2020, excluding 8 December 2020 (Malaysian time, GMT +8). Lazada's decision regarding all matters and disputes relating to the Promotion will be final and binding and no correspondences will be entertained. Lazada's Terms and Conditions apply.

<u>Part A - Top Up and Save your Mastercard® for the first time on Lazada Wallet and get 12%</u> <u>Cashback</u>

- Cashback A will only be given to the first six thousand (6,000) Mastercard® Holders who top-up their Lazada Wallet using a Mastercard® card (registered and saved with Lazada for the first time).
- Cashback A shall be 12% of the amount topped up into Lazada Wallet using a Mastercard® that is registered and saved on Lazada for the first time and is capped at a maximum of Ringgit Malaysia Twelve (RM12).
- Mastercard® cards already saved on either the Lazada Wallet or as a saved 'Credit/Debit Card' under 'Select Payment Method' prior to this Promotion are not eligible for Cashback A.
- If a Mastercard® card gets unsaved prior to or during the Promotion Period and is resaved on either the Lazada Wallet or as a saved 'Credit/Debit Card' under 'Select Payment Method' during the Promotion Period, such Mastercard® card is not eligible for Cashback A.
- All Cashback A will be credited to the Eligible Customer's Lazada Wallet within twenty-one (21) days from the date the top-up was successfully made.
- To use Cashback A, Eligible Customers will need to activate and select their Lazada Wallet as the payment option for their purchases.
- Cashback A cannot be transferred or converted into cash.



 Any Cashback A under this Promotion that remains unused sixty (60) days from the date it was credited to the Eligible Customer's Lazada Wallet will automatically expire.

Part B - Top Up your saved HLB Mastercard® on Lazada Wallet and get 9% Cashback

- Cashback B will only be given to the first five thousand (5,000) Mastercard® Holders who top-up their Lazada Wallet using a Mastercard® card (registered and saved with Lazada).
- Cashback B shall be 9% of the amount topped up into Lazada Wallet using the saved HLB Mastercard® card and is capped at a maximum of Ringgit Malaysia Nine (RM9) per day.
- HLB Mastercard® cards already saved on the Lazada Wallet or as a saved 'Credit/Debit Card' under 'Select Payment Method' prior to this Promotion are eligible for Cashback B.
- All Cashback B will be credited to the topped-up Lazada Wallet of the Eligible Customer within twenty-one (21) days from last date of the month of the rebate.
- To use the Cashback, Eligible Customers will need to activate and select their Lazada Wallet as the payment option for their purchases.
- Cashback B cannot be transferred or converted into cash.
- Any Cashback B under this Promotion that remains unused sixty (60) days from the date it was credited to an Eligible Customer's Lazada Wallet will automatically expire.

For the avoidance of doubt, Mastercard® cards that are eligible for Cashback A will not be eligible for Cashback B in relation to the same top up.

7. Lazada 12.12 x Mastercard

Payment must be made with Hong Leong Bank Mastercard Credit or Debit Card issued in Malaysia. Voucher is valid from 12:00 A.M. to 11:59 P.M. on 12 December 2020, (Malaysian time, GMT +8). Discount of 12% OFF, capped at RM12 on the total nett purchase price of your purchase in a single transaction (exclusive of shipping/courier charges) made using Lazada App. Voucher is applicable for spending only on Lazada App. The discount is only available to the first six thousand five hundred (6,500) redemptions. The discount is only for one (1) time redemption per Lazada registered customer and product exclusions apply. Voucher is applicable for single use only and may be stacked with other brands', sellers' and Lazada campaign collectible vouchers. Collected vouchers will be automatically applied at checkout payment page (upon entering the applicable debit or credit card). Lazada's decision regarding all matters and disputes relating to Promotion will be final and binding and no correspondences will be entertained. Lazada's Terms and Conditions apply.

8. Shopee x VISA

Payment must be made with Hong Leong Bank Visa Credit or Debit Card issued in Malaysia. Promotion is valid on 12 December 2020 only. Promotion of RM15 OFF with a minimum spend of RM150 is limited to the first eight thousand (8,000) users on a first come first serve basis only. Promo code **VISA12** must be entered upon checkout. Promotion is valid for Shopee Mall and Preferred Sellers only. Promotion is valid for orders using Shopee



Guarantee only. Promotion is valid for one-time use only. Promotion is not valid with Diapers & Potties, Baby Food & Baby Formula, Tickets & Vouchers, S-Mart Milo, Gaming Topups and Automotive Merchandise. Shopee reserves the right to alter, cancel, terminate or suspend the promotion at any thereof or any part of the application terms & conditions from time to time, with or without prior notice.

9. Pomelo Fashion x VISA

Payment must be made with Hong Leong Bank Visa Credit or Debit Card issued in Malaysia. This voucher can be combined with other promotions but is not applicable to use with other voucher codes. All items purchased with this voucher code are eligible for return with exception to items listed under Pomelo Returns policy. This voucher cannot be exchanged for cash in part or full and is valid for a single transaction only. Orders placed without voucher code will not receive discount. Customers must pay the amount after discount deduction. Pomelo reserves the right to cancel any fraud orders.

A) New User: 50% discount with a minimum spend of RM120 (capped at RM100)

- This voucher is valid on 12 December 2020 only on Pomelo Malaysia online purchases app at https://pomelo.app.link/VisaMY, website and mobile web.
- To redeem the voucher code, customers must log in to their Pomelo accounts.
- This voucher is limited to the first three hundred fifty (350) users per campaign only.
- Discount is applied at checkout when voucher code **VISA50** is manually entered.

B) Existing User: RM50 OFF with a minimum spend of RM250

- This voucher is valid until 31 December 2020 on Pomelo Malaysia online purchases app at https://pomelo.app.link/VisaMY, website and mobile web.
- To redeem the voucher code, customers must log in to their Pomelo accounts.
- This voucher is limited to the first one thousand (1,000) users per campaign only.
- Discount is applied at checkout when voucher code **VISAMYPOMELO** is manually entered.

10. Hermo

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. New/existing customers are required to create an account/ log on at www.hermo.my in order to redeem the promo code. Promo code is valid from 1 November 2020 - 31 December 2020. For New Users, enter Promo Code HMHLBN10 to enjoy 10% OFF sitewide capped at RM15, with no minimum spend, in one transaction. For Existing User, enter Promo Code HMHLBRM10 to enjoy RM10 OFF sitewide with a minimum spend of RM120. Promo code is redeemable on all platforms (Desktop, Mobile App). Only one (1) promo code is allowed to be applied in a single order.



11. DirectD

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. The promotion period is from 1 November 2020 to 31 December 2020. The offer is up to 30% OFF selected devices and is only valid on their online store (https://hlb.directd.com.my/) and it is not applicable at retail outlet stores. Offers are on a first-come, first-served basis, subject to availability of stock. By placing an order, Cardholders are subject to DirectD's Online Sale Terms. Any changes to these Sales Terms will apply to any order you place from the effective date of the change. Cardholders are recommended to review the terms for amendments each time using the website and before placing any order. DirectD's terms & conditions apply at https://hlb.directd.com.my/hlb-promo.

12. Youbeli

Payment must be made with Hong Leong Bank Credit or Debit Card issued in Malaysia. Promotion period is from 1 November 2020 – 31 December 2020. For new Youbeli user, Promo code YBHLNEW must be entered upon checkout to enjoy 20% OFF, capped at RM20. For existing Youbeli user, Promo code YBHL2020 must be entered upon checkout to enjoy 15% OFF, capped at RM15. Both offers are valid with a minimum spend of RM100 on products only (excluding shipping/courier charges) in a single transaction. Both offers are applicable to all items except for mobile reload, e-gift voucher & tickets. The offers are only valid for purchases made via Youbeli Mobile App for one-time redemption per Youbeli registered account, on a first-come, first-served basis and limited to first one thousand (1,000) redemptions during the promotion period. Contact Youbeli customer service hotline at 1 800 88 2354 to report any issues pertaining to the usage of this promotion.

13. Rebate Mango

Payment must be made using Hong Leong Bank Credit or Debit Card issued in Malaysia. Promotion period is from 1 November 2020 – 31 December 2020. Offer is valid for purchases made at www.rebatemango.my/hlb. Additional 10% Rewards is calculated based on the rewards earned from each transaction made through RebateMango. Rewards are awarded based on the chosen category of Cashback, Loyalty Points or Air Miles. RebateMango's terms and conditions apply at http://www.rebatemango.com/hlb.

14. PG Mall

Payment must be made using Hong Leong Bank Credit or Debit Card issued in Malaysia. Promotion period is from 1 November 2020 – 31 December 2020. The offer is valid for new PG Mall users only who purchase products listed at https://pgmall.my/. Promo code PGMXHLB20 must be entered upon checkout to enjoy 20% OFF with a minimum spend of RM30 (capped at RM20), limited to the first five hundred (500) redemptions per month. Offer is valid for all stores, except for Aurora Italia, PG Jewel, PG Mart, PG Gold Museum and E-Ticket/Vouchers.

15. Thunder Match Technology

Payment must be made with Hong Leong Bank Credit Card issued in Malaysia. The promotion period is from 13 November 2020 to 31 December 2020. The RM50 cash voucher offer is only for next purchase on Apple original accessories and is valid on their online store



(https://tmt.my/thunder) and all retail outlet stores. Offers are on a first-come, first-served basis, subject to availability of stock. By placing an order, Cardholders are subject to Thunder Match Technology's Online Sale Terms. Any changes to these Sales Terms will apply to any order you place from the effective date of change. Cardholders are recommended to review the terms for amendments each time using the website and before placing any order. Thunder Match Technology's terms & conditions apply at https://tmt.my/thunder/terms-and-conditions-iphone-12/