

“UMMA & NITA Promotions - 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 and to access HLB’s Website at regular intervals to view the T&Cs of this Campaign to ensure they keep up-to-date with any changes or variations to the T&Cs.
- 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 stated otherwise.
- The merchants and HLB reserve the right to change these terms and conditions via HLB’s official webpage.
- HLB makes no representation or warranty for product and services offered by the merchant.
- Any changes, claims, losses and damages resulting from these offers are to be referred directly to the respective merchant by the 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 advocated by the respective merchants shall prevail.
- By clicking on all the hyperlinks provided in these T&Cs, you are leaving Hong Leong Bank’s website and as such our Privacy Notice shall cease. Please take note on Hong Leong Bank’s terms on the use of [links](#), [Disclaimer](#) and [Reservations of Intellectual Property Rights](#).
- Pictures shown are for illustration purposes only.

1. UMMA

Payment must be made with Hong Leong Bank Credit/Debit Card or Hong Leong Debit Card-i (“**HLB Card**”) issued in Malaysia. The promotion period is from 15 March 2021 to 28 February 2022. The promo code (“**UMMAHLB31**”) must be inserted upon checkout at UMMA website (www.umma.my) to enjoy the offer. Offer is valid for purchases at UMMA website and UMMA outlet at Aeon Shah Alam (Lot KF2, First Floor). Offer is valid for non-sale items only. Offer is subject to stock availability, on a first-come, first-served basis. UMMA’s terms and conditions apply, please visit umma.my/terms-and-conditions for further information.

2. NITA

Payment must be made with Hong Leong Bank Credit/Debit Card or Hong Leong Debit Card-i (“**HLB Card**”) issued in Malaysia. The promotion period is from 15 March 2021 to 28 February 2022. The promo code (“**NITAHLB31**”) must be inserted upon checkout at NITA website (www.nitacosmetics.com) to enjoy the offer. Offer is valid for purchases at NITA website and NITA outlets at NITA IOI City Mall (LG-C44, Lower Ground) and NITA Aeon Shah Alam (Lot KF2, First Floor). Offer is valid for non-sale items only. Offer is subject to availability, on a first-come, first-served basis. NITA’s terms and conditions apply, please visit nitacosmetics.com/terms for further information.