

**HLB CARD OFFERS (“OFFERS”) HONG LEONG BANK BERHAD AND HONG LEONG ISLAMIC BANK BERHAD CARDHOLDER DEALS TERMS AND CONDITIONS**

Last updated on 23 September 2021

**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 agree to be bound by the terms and conditions governing the respective promotions set out by the merchant(s) (if any).
- The Offers offered by merchants via Hong Leong Bank Berhad (“**HLB**”)/Hong Leong Islamic Bank Berhad’s (“**HLISB**”) (collectively referred to as “the Bank”) are applicable to all cardholders (“**Cardholders**”) of Hong Leong Bank Debit Card/Hong Leong Islamic Bank Debit Card-i and Hong Leong Bank Credit Card (“**Card**”).
- The Offers cannot be exchanged for cash, cheque, or in kind and is not transferrable to any third party.
- The Offers cannot be used in conjunction with any other discounts, privileges and promotions unless otherwise stated.
- All monetary denotation will only be in Ringgit Malaysia (“**RM**”).
- The merchants and the Bank reserve the right to change these terms and conditions at any time by publishing the updated terms and conditions on the Bank’s website.
- The Bank is not affiliated with the merchant(s) and makes no representation or warranty with respect to the quality and suitability of products and services offered. The Cardholders shall at their own cost and expense, refer to the respective merchant(s) for any changes, losses or damages resulting from these offers without recourse to the Bank.
- 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.

**Haruka Bakery**

- (a) Cardholders who use the Card to make payment will be rewarded with 15% OFF with a minimum spend of RM30.
- (b) The offer is not exchangeable for cash.
- (c) The offer is not stackable with other discounts or promotions.
- (d) The offer is only redeemable at physical outlets.
- (e) Present the Hong Leong Bank Credit or Debit Card before ordering & making payment.
- (f) The offer is valid from 01 October 2021 until 30 September 2022.