

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

Last updated on 14 December 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 merchants.
- The Offers offered by merchants via Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”)/Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) (collectively referred to as “the Bank”) are applicable to all cardholders (“**Cardholders**”) of Hong Leong Bank Debit Card/Hong Leong Debit Card-i and Hong Leong Bank Credit Card (“**Card**”).
- These Offers cannot be exchanged for cash, cheque, or in kind and is not transferrable to any third party.
- These 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 merchants 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 merchants for any changes, losses or damages resulting from these Offers.
- 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 these Offers, the final T&Cs advocate by the respective merchants shall prevail.
- All pictures shown are for illustration purposes only.

**1. Hazukido Malaysia**

- (a) Cardholders who make payment using the Card will be rewarded with one (1) complimentary Croissant with the purchase of any two (2) Croissants.
- (b) The complimentary Croissant is subject to availability of stock.
- (c) This Offer is valid from 01 November 2021 to 31 October 2022.
- (d) This Offer is only valid for takeaway.
- (e) This Offer is not valid with any other promotions.
- (f) This Offer is non-exchangeable and non-refundable for cash.
- (g) This Offer is subject to any applicable tax unless otherwise stated.
- (h) This Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programs, discount cards or vouchers unless otherwise stated.
- (i) This Offer is only limited to one (1) redemption per receipt.
- (j) Splitting of receipt is not allowed.

If you have any enquiries regarding the terms and conditions, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).