

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

Last updated on 12 January 2022

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**”) are applicable to all cardholders (“**Cardholders**”) of Hong Leong Bank Debit Card 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. Smart Reader

- (a) Cardholders who make payment using the Card will be rewarded with 50% off the Registration fees and get a set of Complimentary Enrichment books valued at RM60.
- (b) This Offer is valid from 01 January 2022 to 31 December 2022.
- (c) The redemption of this Offer is only applicable for new Smart Reader Kids students who have enrolled at a Smart Reader Kids centre for a minimum of one (1) term or four (4) months. If a student discontinues or ceases to be a student at Smart Reader Kids without the completion of one (1) term or four (4) months, Smart Reader® Worldwide Sdn Bhd reserves the right to forfeit the offer amount from the deposit of advance fees and/or any sum deposited with the centre.
- (d) This Offer is only available at Smart Reader Kids® centres except for the centres that may not have a credit/debit card terminal.
- (e) This Offer is non-transferable, non-refundable & non-exchangeable for cash in part or full and is valid for a single transaction only.
- (f) This Offer cannot be used to offset the purchase of materials or fees.
- (g) This Offer is not exchangeable for any outstanding school fees and/or payments owing to the centre.
- (h) This Offer is not valid with the use of other promotions & offers.
- (i) Smart Reader® Worldwide Sdn Bhd reserves the right of the final decision in the event of any disputes arising from the use of the Offer & request for the alternative forms of payments if the Offer is fraudulently obtained or used.
- (j) Smart Reader® Worldwide reserves the right to vary and/or amend the privileges to the terms & condition of this Offer without prior notice.
- (k) The bearer of this Offer is bound by the Terms & Condition of this Offer.

If you have any enquiries regarding the terms and conditions, please email us at hlonline@hlbb.hongleong.com.my.