

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

Last updated on 17 January 2023

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 Card must be presented before placing the order and making the payment.
- The Offers cannot be exchanged for cash, cheque, or in kind and is not transferable to any third party.
- The Offers cannot be used in conjunction with any other discounts, privileges and promotions unless otherwise stated.
- The Offers are subject to service tax, handling charges, SST, other tax or duty charges and brand or product exclusions, unless stated otherwise.
- 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 advocated by the respective merchants shall prevail.
- All pictures shown are for illustration purposes only.

1. AirAsia Grocer

- a) Cardholders who make payment using the Card will be rewarded with RM10 OFF with a minimum spend of RM30.
- b) Payment must be made using Hong Leong Credit or Debit Cards issued in Malaysia only.
- c) Key in promo code: **HLB10** upon checkout to enjoy the discount. Non stackable with other promo codes offered.
- d) Offer is applicable on AirAsia Grocer via AirAsia Super App and website.
- e) Promo code and delivery are applicable in cities where AirAsia Grocer is present in Malaysia (Klang Valley, Kota Kinabalu, Penang).
- f) AirAsia Grocer reserves the right to change the terms and conditions without prior notice.
- g) Offer is valid from **01 February 2022** till **31 January 2023**.

2. MBG

- a) Cardholders who make payment using the Card will be rewarded with 10% OFF with a minimum spend of RM50.
- b) Redemption is only valid at www.mbg.com.my and not applicable to be used at outlets.
- c) Redemption is limited to one (1) per transaction.
- d) Key in promo code: **HLB10MBG** upon the checkout page to enjoy this offer.
- e) Offer is valid for normal priced items only and not valid with other promotions, offers, discounts or vouchers and cannot be exchanged for cash or other items.
- f) Delivery service covers for the Klang Valley area only.
- g) Payment must be made using Hong Leong Bank Credit or Debit Cards issued in Malaysia only.
- h) MBG reserves the right to alter, cancel, terminate or suspend the promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.

- i) Offer is valid from **10 March 2022** to **28 February 2023**.

3. Carzo

- a) Cardholders who make payment using the Card will be rewarded with 10% OFF with no minimum spend.
- b) Key in promo code "**HLBCARZO**" via CARZO app or <http://retail.carzo.com.my/> upon checkout to enjoy the discount.
- c) This promotion cannot be used in conjunction with any other promotions, offers, discount vouchers, privilege card(s), loyalty program and mutually exclusive unless otherwise stated.
- d) CARZO SDN BHD reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- e) Offer is valid from **01 April 2022** to **31 March 2023**.

4. Pensonic

- a) Cardholders who make payment using the Card will be rewarded with 10% OFF with a minimum spend of RM100.
- b) Offer is valid for one (1) redemption per customer.
- c) Key in promo code "**CEVHLB10**" via Pensonic e-store at: <https://www.circlezestore.com/> upon checkout to enjoy the discount.
- d) This promotion cannot be used in conjunction with any other promotions, offers, discount vouchers, privilege card(s), loyalty program and mutually exclusive unless otherwise stated.
- e) Pensonic reserves the right to alter, cancel, terminate or suspend the promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without prior notice.
- f) Offer is valid from **01 April 2022** to **31 March 2023**.

5. The Good Stuff

- a) Cardholders who make payment using the Card will be rewarded with one (1) Roku Gin (NP: RM199) with a minimum spend of RM1,000 on Alcohol Bottles.
- b) Applicable to both new and existing customers.
- c) Applies to all items except non sale items.
- d) Key in promo code: **THEGOODHLB2022** upon checkout to enjoy the discount.
- e) This promotion cannot be used in conjunction with any other discounts, privileges and promotions unless otherwise stated.
- f) The Good Stuff reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without prior notice.
- g) Offer is valid from **01 April 2022** to **31 March 2023**.

6. Hawkr

- a) Cardholders who make payment using the Card at hawkrfood.com will be rewarded with 15% Cashback with no minimum spend.
- b) For the avoidance of doubt, payment must be made using a Hong Leong Bank Credit or Debit Card issued in Malaysia only.
- c) Cardholders are required to register an account on hawkrfood.com and key in the promo code **HLBXHAWKR** in the "Special Request" field to be eligible for the Cashback.
- d) The Cashback will be credited to your registered hawkrfood.com account and can be used on your subsequent purchase.
- e) This Promo code can be used for an unlimited number of times.
- f) This promotion is applicable for both new and existing customers.
- g) This promotion cannot be used in conjunction with any other promotions, offers, discount vouchers, privilege card(s), loyalty program and mutually exclusive unless otherwise stated.
- h) Hawkr reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- i) HLB makes no representation or warranty for product and services offered by Hawkr and shall

not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.

- j) Promotion is valid from **01 June 2022 to 31 May 2023**.

7. Tanamera

- a) Cardholders who make payment using the Card will be rewarded with 15% OFF the total bill (excluding delivery/courier charges) with no minimum spend.
- b) For the avoidance of doubt, payment must be made using a Hong Leong Bank Credit or Debit Card issued in Malaysia only.
- c) Key in promo code **Hongleong15** during checkout on <http://tanamera.com.my> to enjoy the discount.
- d) This promotion is limited to one (1) redemption per Cardholder per day ONLY.
- e) This promotion cannot be used in conjunction with any other promotions, offers, discount vouchers, privilege card(s), loyalty program and mutually exclusive unless otherwise stated.
- f) Tanamera Tropical Spa Sdn Bhd reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- g) Hong Leong Bank makes no representation or warranty for product and services offered by Tanamera Tropical Spa Sdn Bhd and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.
- h) Promotion is valid from **01 June 2022 to 31 May 2023**.

8. Sixty8ight

- a) Cardholders who make payment using the Card will be rewarded with 10% OFF the total bill with a minimum spend of RM150 on normal priced items.
- b) For the avoidance of doubt, payment must be made using a Hong Leong Bank Credit or Debit Card issued in Malaysia only.
- c) Offer is valid online via the official store website: <https://my.6ixty8ight.com/>
- d) This promotion cannot be used in conjunction with any other promotions, offers, discount vouchers, privilege card(s), loyalty program and mutually exclusive unless otherwise stated.
- e) Sixty8ight reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- f) Hong Leong Bank makes no representation or warranty for product and services offered by Sixty8ight and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.
- g) Promotion is valid from **01 July 2022 to 30 June 2023**.

9. Crepes21

- a) Cardholders who make payment using the Card will be rewarded with RM10 OFF, with a minimum purchase of RM100.
- b) Promotion is valid from **01 August 2022 till 31 July 2023**.
- c) This promotion is only applicable for Whole Cake.
- d) To enjoy the promotion, visit <https://www.crepes21.com.my/> and enter the promo code **HL10** at the checkout page.
- e) This promotion is limited to one (1) redemption per purchase.
- f) Delivery is only applicable in Kuala Lumpur and Selangor area.
- g) This promotion cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- h) Crepes21 reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- i) HLB makes no representation or warranty for product and services offered by Crepes21 and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.

10. GogoKids

- a) Cardholders who make payment using the Card will be rewarded 10% OFF Kids Learning Products at GogoKids.
- b) Applicable for all Gogokids learning products on www.gogokids.my or GogoKids mobile app only. App can be downloaded via Playstore: <https://play.google.com/store/apps/details?id=com.gogokids.parent> or IOS: <https://apps.apple.com/my/app/gogokids/id1434962847>
- c) The voucher code can be used for multiple transactions.
- d) Offer is valid with no minimum spending and no maximum discount cap.
- e) Voucher code cannot be combined for use in a single transaction.
- f) Voucher code is non-transferable, non-refundable and non-exchangeable for cash/credit.
- g) Offer can be redeemed via promo code: **HLKKK10** upon checkout.
- h) Offer is valid from **01 August 2022** until **31 July 2023**.
- i) GogoKids reserves the right to amend these terms and conditions at any time without prior notice.
- j) This promotion cannot be used in conjunction with any other discounts, privileges and promotions unless otherwise stated.
- k) HLB makes no representation or warranty for product and services offered by GogoKids and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer.
- l) Pictures shown are for illustration purposes only.

11. Happy Bunch

- a) Cardholders who make payment using the Card will be rewarded:
 - i) Offer 1: 10% OFF with a minimum spend of RM50 for New Users.
 - ii) Offer 2: 8% OFF with a minimum spend of RM80 for Existing Users.
- b) Promotion is valid from **01 August 2022** till **31 July 2023** on www.happybunch.com.my.
- c) Promotion is valid for Happy Bunch registered users.
- d) Promotion is applicable for Happy Bunch Flowers, Plants & Gift Boxes (may not apply to all collections).
- e) Promotion is valid via promo codes **HBHLB10** (New Users) and **HBHLB8** (Existing Users).
- f) Enter & apply the promo code upon checkout.
- g) Promotion is not applicable for add-on items.
- h) Promotion is not redeemable or exchangeable for cash.
- i) Promotion is not valid with any other on-going promotions, offers and/or discounts.
- j) Happy Bunch Sdn Bhd reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- k) HLB makes no representation or warranty for product and services offered by Happy Bunch Sdn Bhd and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer.
- l) Pictures shown are for illustration purposes only.
- m) For full terms and conditions, please visit www.happybunch.com.my.

12. Watsons DDay Campaign (January 2023)

- a) Cardholders who make payment using the Card will be rewarded with RM40 OFF the total bill with a minimum spend of RM300 in a single receipt upon checkout.
- b) The Offer is valid from **10 January 2023** to **12 January 2023** or once the capping of redemptions for each day have been reached, whichever comes first.

Offer Date	Redemption Pool
10 January 2023	RM12,000 (300 redemptions)
11 January 2023	RM8,000 (200 redemptions)
12 January 2023	RM8,000 (200 redemptions)

- c) Offer is strictly on a first come, first served basis subject to availability.
- d) Offer is limited to one (1) redemption per month for each Card in a single transaction at a time. Once redeemed, the offer redemption cannot be reversed or cancelled.
- e) All promotions are valid subject to availability.
- f) For the avoidance of doubt, payment must be made using a Hong Leong Bank Credit or Debit Card issued in Malaysia only.
- g) This Offer is subject to any applicable tax unless otherwise stated.
- h) Offer is only valid online via the official store website: <https://www.watsons.com.my> or Watsons MY mobile app and for this purpose, any delivery charges shall be borne by the eligible Cardholders personally and shall be excluded from the redemption amount.
- i) This promotion cannot be exchanged for cash or used in conjunction with other promotions, discounts, offer coupons, vouchers, loyalty programs and member privilege cards.
- j) Watsons reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- k) Hong Leong Bank makes no representation or warranty for product and services offered by Watsons and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.

13. Amazin' Grace

- a) Cardholders who make payment using the Card will be rewarded with the following with no minimum spend required:
 - i) 10% OFF total bill; OR
 - ii) Complimentary mini snack
- b) Offer is valid at Amazin' Graze's website, <https://www.amazingraze.com/my/> only.
- c) Key in the following promo code at the checkout page to enjoy the discount:
 - i) 10% OFF promo code: **AG2022HLB10**
 - ii) Complimentary mini snack promo code: **AGHLB22-MINI**
- d) Offer is valid from **01 September 2022** till **31 August 2023**.
- e) Offer is valid for both new and existing customers.
- f) Offer is valid for multiple redemptions.
- g) Offer is only applicable on Malaysia website.
- h) Offer is not inclusive of delivery fee.
- i) This Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- j) Amazin' Graze reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- k) HLB makes no representation or warranty for product and services offered by Amazin' Graze and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.

14. Christy Ng

- a) Cardholders who make payment using the Card will be rewarded with 12% OFF with a minimum spend of RM100.
- b) Offer is valid at Christy Ng's website, <https://christyng.com> only.
- c) Key in promo code **22HLBCN12** at the checkout page to enjoy the discount.
- d) Offer is valid from **01 September 2022** till **31 August 2023**.
- e) Offer is not inclusive of delivery charges.
- f) Offer is not valid for custom made shoes, wedding shoes collection, accessories, personalization service, embroidery service, latest collaboration collection.
- g) Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- h) Christy Ng reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- i) HLB makes no representation or warranty for product and services offered by Christy Ng and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.

15. Blueair

- a) Cardholders who make payment using the Card will be rewarded with:
 - i) 10% OFF storewide with a minimum spend of Ringgit Malaysia Six Hundred (RM600).
- b) This Offer is valid from **15 December 2022 to 30 April 2023**.
- c) To redeem this Offer, Cardholders must:
 - i) Visit Blueair Malaysia Shopee (<https://shopee.com.my/blueair.os>) or Blueair Malaysia Lazada (<https://www.lazada.com.my/shop/blueair>) online store.
 - ii) Key in the coupon code (Shopee – **SBDNXHN7** or Lazada – **BAHLB10**) in the checkout page.
 - iii) Use your eligible HLB Card to make payment.
- d) This Offer is capped at Ringgit Malaysia One Hundred (RM100) per redemption and only applicable for purchase via Blueair Malaysia Shopee or Blueair Malaysia Lazada online store.
- e) This Offer is subject to stock availability, on a first come, first served basis.
- f) This Offer cannot be exchanged for cash, cheque, and not transferrable to any third party.
- g) This Offer cannot be used in conjunction with any other discounts, privileges, and promotions unless stated otherwise.
- h) Blueair Malaysia's terms and conditions apply.
- i) Blueair Malaysia reserves the right to amend these terms and conditions at any time.

16. KitchenAid

- a) Cardholders who make payment using the Card will be rewarded with:
 - i) 10% OFF storewide with a min. spend of Ringgit Malaysia One Thousand (RM1,000)
- b) This Offer is valid from **15 December 2022 to 30 April 2023**.
- c) Steps to redeem this Offer:
 - i) Cardholders must visit KitchenAid Malaysia Shopee (<https://shopee.com.my/kitchenaid.os>) or KitchenAid Malaysia Lazada (<https://www.lazada.com.my/shop/kitchenaid-official-store>) online store.
 - ii) Enter the promo code (Shopee – **SBDNFCB4** or Lazada – **KAHLB10**) in the checkout page.
 - iii) Use your eligible HLB Card to make payment.
- d) This offer is capped at Ringgit Malaysia One Hundred-Fifty (RM150) per redemption and only applicable for purchase via KitchenAid Malaysia Shopee or KitchenAid Malaysia Lazada online store.
- e) This Offer is subject to stock availability, on a first come, first served basis.
- f) This Offer cannot be exchanged for cash or cheque.
- g) This Offer is not valid for third party products of KitchenAid.
- h) This Offer cannot be used in conjunction with any other discounts, privileges and promotion unless stated otherwise.
- i) KitchenAid Malaysia's terms and conditions apply.
- j) KitchenAid Malaysia reserves the right to amend these terms and conditions at any time and without notice.

17. Cheekaaboo

- a) Cardholders who make payment using the Card will be rewarded with 20% OFF the total bill with no minimum spend.
- b) For avoidance of doubt, payment must be made using a Hong Leong Bank Credit or Debit Card issued in Malaysia only.
- c) Key in promo code **HLBCKB20** during checkout on <https://www.cheekaaboo.com/> to enjoy the discount.
- d) This promotion is applicable for both new and existing customers.
- e) Cheekaaboo reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- f) Hong Leong Bank makes no representation or warranty for product and services offered by Cheekaaboo and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.
- g) Promotion is valid from **01 July 2022 to 30 June 2023**.

18. Elevete Patisserie

- a) Cardholders who make payment using the Card will be rewarded with 10% OFF with a minimum spend of RM100.
- b) Promotion is valid from **01 October 2022 till 30 September 2023**.
- c) Offer is valid subject to availability.
- d) To enjoy the Offer, key in promo code **HLB10off** at the checkout page in Elevete Patisserie's website (<https://www.elevete.com.my/collections>).
- e) The Offer is valid for new and existing Elevete Patisserie registered users.
- f) This Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- g) This promotion cannot be exchanged for cash or other products.
- h) The Offer is subject to delivery fee, other taxes or levies where applicable, unless stated otherwise.
- i) Elevete Patisserie reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- j) HLB makes no representation or warranty for product and services offered by Elevete Patisserie and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.
- k) Elevete Patisserie's terms and conditions apply.

19. Cake Together

- a) Cardholders who make payment using the Card will be rewarded 10% OFF with no minimum spend required.
- b) Offer is valid at Cake Together's website, <https://caketgether.com/>
- c) Key in promo code **CTHONGLEONG23** at the checkout page to enjoy the Offer.
- d) The Offer is valid from **01 January 2023 to 31 December 2023**.
- e) The Offer is only applicable to the cake value and is not inclusive of delivery charges.
- f) The Offer is only applicable in Cake Together operating cities within Klang Valley, Penang and Johor Bahru.
- g) Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- h) Cake Together reserves the right to alter, cancel, terminate or suspend the Offer or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- i) HLB makes no representation or warranty for product and services offered by Cake Together and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.

20. RedBus

- a) Cardholders who make payment using the Card will be rewarded with the following with no minimum spend:

User	Offer
New Users	<ul style="list-style-type: none"> ● 25% OFF (capped at RM5) + 25% Cashback (capped at RM6) within one (1) hour of ticket booking ● Promo code: RBHLB
Existing Users	<ul style="list-style-type: none"> ● 10% OFF (capped at RM2) + 25% Cashback (capped at RM10) within one (1) hour of ticket booking ● Promo code: RBHLB

- b) This Offer is valid from **07 January 2023 till 06 February 2024**.
- c) This Offer is valid for one-time redemption per-person only.
- d) This Offer is only valid on redBus' website (<https://www.redbus.my>) and redBus app.
- e) This Offer cannot be used in conjunction with any other discounts, privileges and promotions unless otherwise stated.

- f) redBus reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with thirty (30) days' notice or without any prior notice.

21. Yubeli (Chinese New Year 2023 Sale)

- a) Cardholders who use the Card to make payment will be rewarded with RM18 OFF with a minimum spend of RM150 on products, excluding shipping/courier charges.
- b) Offer is valid from **15 December 2022 till 31 January 2023**.
- c) Key in promo code **HLCNY18** at checkout in Yubeli website (www.yubeli.com/app) to enjoy the offer.
- d) Promo code is available to the first one thousand (1,000) redemptions only on a first come, first served basis.
- e) Promo code is applicable to all items EXCEPT for mobile reload, e-gift vouchers & tickets.
- f) Promo code is applicable for Yubeli App purchase only.
- g) Offer is valid for one-time redemption per Yubeli user only.
- h) Contact Yubeli customer service at support@yubeli.com to report any issues pertaining to the usage of the promo code.
- i) Yubeli reserves the right to alter, cancel, terminate or suspend the promotion of any part thereof or any part of the applicable terms & conditions from time to time, with prior notice.

22. Yubeli (Existing Yubeli Users)

- a) Cardholders who use the Card to make payment will be rewarded with RM15 OFF with a minimum spend of RM100 on products, excluding shipping/courier charges.
- b) Offer is valid from **01 January 2023 till 31 December 2023**.
- c) Key in promo code **YBHLB2023** at checkout in Yubeli website (www.yubeli.com/app) to enjoy the offer.
- d) Promo code is available to the first one thousand (1,000) redemptions only on a first come, first served basis.
- e) Promo code is applicable to all items EXCEPT for mobile reload, e-gift vouchers & tickets.
- f) Promo code is applicable for Yubeli App purchase only.
- g) Offer is valid for one-time redemption per Yubeli user only.
- h) Contact Yubeli customer service at support@yubeli.com to report any issues pertaining to the usage of the promo code.
- i) Yubeli reserves the right to alter, cancel, terminate or suspend the promotion of any part thereof or any part of the applicable terms & conditions from time to time, with prior notice.

23. Yubeli (New Yubeli Users)

- a) Cardholders who use the Card to make payment will be rewarded with RM20 OFF with a minimum spend of RM100 on products, excluding shipping/courier charges.
- b) Offer is valid from **01 January 2023 till 31 December 2023**.
- c) Key in promo code **HLBNEW2023** at checkout in Yubeli website (www.yubeli.com/app) to enjoy the offer.
- d) Promo code is available to the first one thousand (1,000) redemptions only on a first come, first served basis.
- e) Promo code is applicable to all items EXCEPT for mobile reload, e-gift vouchers & tickets.
- f) Promo code is applicable for Yubeli App purchase only.
- g) Offer is valid for one-time redemption per Yubeli user only.
- h) Contact Yubeli customer service at support@yubeli.com to report any issues pertaining to the usage of the promo code.
- i) Yubeli reserves the right to alter, cancel, terminate or suspend the promotion of any part thereof or any part of the applicable terms & conditions from time to time, with prior notice.

24. ZALORA

- a) Cardholders who make payment using the Card will be rewarded with 14% OFF and 5% Cashback with a minimum spend of RM200, capped at RM90.
- b) This Offer is valid from **10 January 2023 till 31 December 2023**.
- c) This Offer is applicable to ZALORA's online store via www.zalora.my.
- d) To redeem the Offer, Cardholders are required to key in the voucher code '**HLBYL23**' upon

checkout to enjoy the Offer.

- e) This Offer is applicable to all existing and new ZALORA users.
- f) This Promo Code is not stackable on top of Campaign Voucher on ZALORA site.
- g) The Promo Code is for multi-usage per user.
- h) The Promo Code is applicable for both ZALORA items and Sellers' items.
- i) The Promo Code does not apply to certain excluded brands.
- j) The Terms of Service set out at www.zalora.my/terms-of-service/ shall apply to all uses of the Promo Code. ZALORA reserves the right to amend these terms and conditions or to cancel the Promo Code at any time
- k) For the avoidance of doubt, cashback earning is calculated from the price of the item after discount, where the amount of cashback earned depends on the current promotion.
- l) Cashback is not available immediately after purchase. It is deposited into the Cardholder account's cashback only after delivered orders are confirmed manually or refund/exchange period has passed.
- m) The earned cash back is only valid for ninety (90) days and can only be utilized on ZALORA mobile app.
- n) For full terms and conditions on cash back set out at <https://support-my.zalora-ops.com/en/support/solutions/76000003314> will apply to all uses, earning and burning of cashback.

Doctor on Call ("DOC")

- a) Cardholders who are new DOC customers will be rewarded with RM30 cashback upon signing up for the DOC customer loyalty account.
- b) Additionally, Cardholders who are new DOC customers will be rewarded with an extra RM45 Instant Rebate with a minimum spend of RM550.
- c) To enjoy this offer, Cardholders are required to key in the promo code **DOCHLB45** during checkout on <https://www.doctoroncall.com.my/> using the Card.
- d) This offer is not applicable to Health Screening and Covid related tests (PCR, RTK) and Covid self-test kit.
- e) For the avoidance of doubt, payment must be made using a HLB Credit or Debit Card issued in Malaysia only.
- f) This Offer cannot be used in conjunction with any other promotions, offers, discount, vouchers, privilege card (s), loyalty program and mutually exclusive unless otherwise stated.
- g) Doctor on Call reserves the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
- h) Each Cardholders are only entitled to one (1) redemption of the offered above.
- i) HLB makes no representation or warranty for product and services offered by Doctor on Call and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.
- j) Offer is valid from 01 January 2023 to 31 March 2023.

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