

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

Last updated on 18 July 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 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.

Karafu

- (a) Customers who use the Card to make payment will be rewarded with 10% OFF on normal priced merchandise, with no minimum spend required.
- (b) Payment must be made with a Hong Leong Bank Debit or Credit Card. Please present the Card before ordering and making payment.
- (c) Offer is only valid at all Karafu outlets.
- (d) Offer is not valid in conjunction with other on-going promotions, discounts or vouchers.
- (e) Offer is valid for twelve (12) months, from 01 July 2022 to 30 June 2023.
- (f) Karafu 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) HLB makes no representation or warranty for product and services offered by Karafu 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.

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