

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

Last updated on 29 September 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.

**Pak Hailam Kopitiam**

- (a) Cardholders who make payment using the Card will be rewarded with 15% OFF normal priced items with no minimum spend required.
- (b) Promotion is valid from 01 October 2022 till 30 September 2023.
- (c) Offer is valid subject to availability.
- (d) Offer is redeemable at all Pak Hailam Kopitiam outlets.
- (e) This Offer is valid for dine-in and take-away.
- (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 sales and services tax, other taxes or levies where applicable, unless stated otherwise.
- (i) Pak Hailam Kopitiam 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 Pak Hailam Kopitiam 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) Pak Hailam Kopitiam terms and conditions apply.

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).