

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

Last updated on 22 December 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.

**Umi Ka Shin**

- (a) Cardholders who make payment using the Card will be rewarded 20% OFF on total bill, capped at RM50 with no minimum spend required.
- (b) The Offer is valid at Umi Ka Shin outlet only.
- (c) The Offer is valid for dine-in and takeaway only.
- (d) The Card must be presented before ordering and making the payment.
- (e) The Offer is not exchangeable for cash/other dish and subject to availability on a first come, first served basis.
- (f) The Offer is not valid with any other ongoing promotions, discounts, offers and/or privilege cards, unless otherwise stated.
- (g) The Offer is subject to service tax, handling charges, SST, other tax or duty charges and brand or product exclusions, unless stated otherwise.
- (h) Offer is valid from **01 January 2023 to 31 December 2023**.
- (i) Umi Ka Shin 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, with or without any prior notice.
- (j) Hong Leong Bank makes no representation or warranty for product and services offered by Umi Ka Shin 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](mailto:hlonline@hlbb.hongleong.com.my).