

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

Last updated on 30 May 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 Visa Debit Card and Hong Leong Bank Visa 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.

**Qoala**

- (a) Cardholders who make payment using the Card will be rewarded with 10% OFF (up to RM20) on any purchase of insurance on Qoala.app with no minimum spend.
- (b) This Offer is valid from **23 May 2022 to 20 December 2022**.
- (c) This Offer is applicable for payment made with HLB Visa Debit or Credit Card.
- (d) This Offer is valid for car, motorcycle and home insurance.
- (e) Cardholders are required to enter the promo code **QOALAMYXVISA** on [www.qoala.app/my](http://www.qoala.app/my) to redeem the Offer.
- (f) Qoala Technology Sdn Bhd is the sole provider of all goods and/or services under this offer and solely responsible for this offer. Offer details as shown are based on information provided by Qoala Technology Sdn Bhd.
- (g) Qoala Technology Sdn Bhd reserves the right to update or modify any of the terms and conditions at any time. In the event of any updates or changes being made, the revised terms and conditions will be posted on Qoala Technology Sdn Bhd’s website at least one (1) week before they take effect.
- (h) This Offer is valid on normal priced items only.
- (i) This Offer cannot be exchanged for cash and used in conjunction with other promotion, discount or vouchers unless otherwise stated.
- (j) No cash alternatives or refund will be offered in lieu of the discount.
- (k) Other terms and conditions on Qoala.app shall 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).