

HLB CARD OFFERS ("OFFERS") HONG LEONG BANK BERHAD CARDHOLDER DEALS TERMS AND CONDITIONS

Last updated on 22 September 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") are applicable to all cardholders ("Cardholders") of 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 HLB reserve the right to change these terms and conditions at any time by publishing the updated terms and conditions on HLB's website.
- HLB 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 HLB.
- 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.

Direct D

- (a) Cardholders who make payment using the Card for the purchase of an iPhone 15 will be rewarded with DirectD Bonus worth RM100.
- (b) For the avoidance of doubt, the DirectD Bonus can only be utilized in the next purchase, only to purchase Apple Official accessories.
- (c) The validity for each DirectD Bonus is 1 year from the date of issuance.
- (d) Apple devices including iPad, MacBook and Watch are eligible to utilize RM100 DirectD Bonus.
- (e) Offer is valid for walk in only from 29 September 2023 till 31 December 2023 or when the redemption limit is exhausted, whichever comes first.
- (f) Each cardholder can only entitle for 1 DirectD Bonus and name on invoice must be same with the cardholder's name.
- (g) Offer is valid for the purchase of iPhone 15, iPhone 15 Plus, iPhone 15 Pro and iPhone 15 Pro Max.
- (h) Offer is valid subject to availability.
- (i) Offer is valid at all DirectD outlets. Please click the link for the full outlet listing: (https://www.directd.com.my/loc)
- (j) The Card must be presented before making payment.
- (k) DirectD Bonus cannot be redeemed for cash, returned for a refund, or have their balances consolidated to a new voucher or to be replaced after the expiry date.
- (I) This Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (m) DirectD 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.
- (n) HLB makes no representation or warranty for products and services offered by DirectD and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. The pictures shown are for illustration purposes only.



SENHENG

- (a) Please visit HLB's official website for more On-the-Spot Redemption (OTSR) details; (https://www.hlb.com.my/en/personal-banking/credit-cards/rewards-and-privileges.html)
- (b) Please visit HLB's official website for more 0% Extended Payment Plan (EPP) details; (https://www.hlb.com.my/en/personal-banking/credit-cards/credit-card-services/consumer-services/extended-payment-plan.html)

iTworld

- (a) Cardholders who make payment using the Card for the purchase of an iPhone 15 will be rewarded with a RM100 Accessories Voucher.
- (b) For the avoidance of doubt, the Voucher can only be utilized in the next purchase for online customers; while instant redemption on accessories can be applied for customers who purchase in-store
- (c) Offer is valid for purchase made via Extended Payment Plan (EPP) at six (6) months, twelve (12) months and twenty-four (24) months tenure only.
- (d) The Card must be presented before making payment.
- (e) Offer is limited to one (1) redemption per transaction. Offer will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- (f) The Voucher terms and conditions apply for redemption.
- (g) Offer is valid from 22 September 2023 till 31 December 2023 or when the redemption limit is exhausted, whichever comes first.
- (h) Offer is valid for the purchase of iPhone 15, iPhone 15 Plus, iPhone 15 Pro and iPhone 15 Pro Max.
- (i) Offer is valid at all iTworld outlets and online store (https://www.itworld.com.my/). Please click the link for the outlet listing: (https://www.itworld.com.my/about-us)
- (j) This Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (k) iTworld 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 products and services offered by iTworld and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. The pictures shown are for illustration purposes only.

If you have any enquiries regarding these T&Cs, please email us at hlonline@hlbb.hongleong.com.my.