

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

Last updated on 10 May 2023

**Important Notes:**

- By participating in these Offers, the Cardholders are deemed to have read, understood and agreed to be bound by T&Cs herein
- The Offers offered by merchants via Hong Leong Bank Berhad (“**HLB**”) are applicable to all cardholders (“**Cardholders**”) of HLB Debit Card and HLB 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 T&Cs by publishing the updated T&Cs on HLB’s website and/or respective merchant’s sites. By participating in these Offers, the Cardholders agree to access [www.hlb.com.my](http://www.hlb.com.my) (“**HLB’s Website**”) and/or respective merchant’s sites at regular intervals to view the T&Cs of the Offer and ensure to be kept up-to-date on any changes or variations to the T&Cs.
- 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 HLB’s advertising, promotional, publicity and other materials relating to or in connection with this Offer and/or Promotion, the T&Cs in this document 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 till 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.

**The Hub Coffee**

- (a) Cardholders who make payment using the Card will be rewarded with 10% OFF all pastries, sandwiches and sliced cakes with the purchase of any beverage (excluding filter coffee and iced drip coffee) at The Hub Coffee.
- (b) This Offer is valid from **01 May 2023 to 30 September 2023**.
- (c) This Offer is valid for takeaway and dine-in.
- (d) This Offer is applicable at all The Hub outlets:
  - The Hub Coffee DC Mall
  - The Hub Coffee OUG

- The Hub Plaza Zurich
- (e) This Offer is subject to any applicable tax unless otherwise stated.
- (f) This Offer is only limited to one (1) redemption per receipt.
- (g) Splitting of receipt is not allowed.
- (h) This Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programs, discount cards or vouchers unless otherwise stated.

### **CakeRush**

- (a) Cardholders who make payment using HLB Visa Card will be rewarded with 10% OFF with no minimum spend required.
- (b) This Offer is valid from **01 May 2023 till 30 September 2023**.
- (c) Redemption Instructions
  - **Step 1:** Visit <https://www.cakerush.my/>.
  - **Step 2:** Select the product of your choice and add to cart.
  - **Step 3:** Key in discount code **VISA10** in payment page.
  - **Step 4:** Make payment with your Card.
- (d) This Offer cannot be exchanged for cash and not valid in conjunction with other promotion, discount or vouchers unless otherwise stated.
- (e) No cash alternatives or refund will be offered in lieu of the discount.
- (f) This Offer is valid in Malaysia and the Philippines only.
- (g) CakeRush reserves the right to update or modify any of the terms and conditions at any time.

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).