

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

Last updated on 12 September 2025

Important Notes:

- By participating in these Offer(s), the cardholders are deemed to have read, understood and agreed to be bound by T&Cs herein.
- The Offer(s) offered by merchants via Hong Leong Bank Berhad (“HLB”) are applicable to all cardholders (“Cardholders”) of HLB Credit Card (“Card”).
- The Offer(s) cannot be exchanged for cash, cheque, or in kind and is not transferrable to any third party.
- The Offer(s) 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 Offer(s), the Cardholders agree to access www.hlb.com.my (“HLB’s Website”) and/or respective merchant’s sites at regular intervals to view the T&Cs of the Offer(s) 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 final T&Cs advocated by the respective merchants shall prevail.
- All pictures shown are for illustration purposes only.

Participating Merchants:

Switch & Urban Republic

- a) Payment must be made **with a valid Hong Leong Bank credit card** .
- b) Cardholders who make payment using the Card will be entitled to the following reward at participating outlet :

“Get RM150 accessories cash voucher (“Cash Voucher”) for any purchase of iPhone 17 series with a minimum spend of RM5,000 in a single receipt”
- c) Offer(s) are valid for the purchase made via Extended Payment Plan (EPP) for twenty-four (24) months, thirty-six (36) months and forty-eight (48) months only.
- d) The Card must be presented before making payment.
- e) The Cash Voucher is limited to **Seven hundred (700) redemptions** made in store for Switch and Urban Republic throughout the Promotion Period. The Cash Voucher accessories is not applicable to use on any Apple brand products.
- f) Offer(s) are limited to one (1) Cash voucher per Cardholder. Offer(s) will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- g) Offer(s) are **valid from 12 September 2025 till 31 October 2025** and/or when the redemption limit for voucher is fully redeemed for whichever comes first. HLB has no obligation to inform the Cardholders should the offer’s pool allocation reaches its limit.
- h) Offer(s) is valid at all Switch and Urban Republic outlets. Please visit website for outlet details:
Switch: (<https://shop.switch.com.my/pages/switch-store-location>)
Urban Republic: (<https://shop.urbanrepublic.com.my/our-outlets>)
- i) These Offer(s) are subject to any applicable tax unless otherwise stated.

- j) These Offer(s) cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- k) The merchant reserves the right to alter, cancel, terminate or suspend the Offer(s) or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- l) HLB makes no representation or warranty for products and services offered by the merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer(s). The pictures shown are for illustration purposes only

Machines

- (a) Payment must be made **with a valid Hong Leong Bank credit card** .
- (b) Cardholders who make payment using the Card will be entitled to the following reward at participating outlet :
“Get RM150 accessories cash voucher (“Cash Voucher”) for any purchase of iPhone 17 series with a minimum spend of RM5,000 in a single receipt”
- (c) Offer(s) are valid for the purchase made via Extended Payment Plan (EPP) for twenty-four (24) months and thirty-six (36) months only.
- (d) The Card must be presented before making payment.
- (e) The Cash Voucher is limited to **total three hundred (300) redemptions** made in store offline and online for Machines throughout the Promotion Period.
- (f) Offer(s) are limited to one (1) Cash voucher per Cardholder. Offer(s) will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- (g) Offer(s) **are valid from 12 September 2025 till 31 October 2025** and/or when the redemption limit for voucher is fully redeemed for whichever comes first. HLB has no obligation to inform the Cardholders should the offer's pool allocation reaches its limit.
- (h) Offer(s) is valid at all Machines outlets Malaysia. Please visit website for outlet details at <https://www.machines.com.my/>
- (i) These Offer(s) are subject to any applicable tax unless otherwise stated.
- (j) These Offer(s) cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (k) The merchant reserves the right to alter, cancel, terminate or suspend the Offer(s) or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- (l) HLB makes no representation or warranty for products and services offered by the merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer(s). The pictures shown are for illustration purposes only.

SENHENG

- (a) Payment must be made with **a valid Hong Leong Bank credit card** .
- (b) Cardholders who make payment using the Card will be entitled to the following rewards at participating outlet :
 1. *Get RM150 accessories cash voucher (“Cash Voucher”) for any purchase of iPhone 17 series with a minimum spend of RM5,000 in a single receipt*
 2. *Complimentary handheld fan worth RM89 for first 100 customer with purchases of iPhone 17 series at the 8 selected in-stores only. exclusive locations:*

- *senQ Pavilion Bukit Jalil*
- *AEON Mall senQ Tebrau City*
- *senQ Ipoh Parade*
- *Grand senQ Gurney Plaza*
- *senQ Imago Shopping Mall*
- *senQ Vivacity Megamall*
- *senQ 1 Utama*
- *AEON Mall senQ Kota Bharu*

- c) Offer(s) are valid for the purchase made via Extended Payment Plan (EPP) for twenty-four (24) months, thirty-six (36) months, forty-eight (48) months and sixty (60) months only.
- d) The Card must be presented before making payment.
- (e) The **Cash Voucher is limited to one hundred (100) redemptions** made in store for Senheng throughout the Promotion Period.
- (f) Offer(s) are limited to one (1) Cash voucher per Cardholder. Offer(s) will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- (g) The **complimentary handheld fan is limited to the first one hundred (100) redemptions** made at the 8 designated stores throughout the Promotion Period when cardholder purchase with any iPhone 17 series. Both Offer(s) 1 and 2 is stackable but while stock last.
- (h) Offer(s) are **valid from 12 September 2025 till 31 October 2025** and/or when the redemption limit is fully redeemed for whichever comes first. HLB has no obligation to inform the Cardholders should the offer's pool allocation reaches its limit.
- (i) Offer(s) is valid at all Senheng outlets Malaysia. Please visit website for outlet details at <https://www.senheng.com.my/>
- (j) These Offer(s) are subject to any applicable tax unless otherwise stated.
- (k) These Offer(s) cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (l) The merchant reserves the right to alter, cancel, terminate or suspend the Offer(s) or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- (m) HLB makes no representation or warranty for products and services offered by the merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer(s). The pictures shown are for illustration purposes only

Apple Malaysia (Apple The Exchange TRX and Apple Store Online)

- a) "Trade-in service is provided by Apple's trade-in partners. Trade-in value quotes are estimates only and actual values may be lower than the estimation. Trade-in values vary based on the condition, year and model of your trade-in device. Not all devices are eligible for credit.
- b) You must be at least the age of majority to be eligible to trade in for credit. Trade-in value may be applied towards qualifying new device purchase.
- c) Actual value awarded is based on receipt of a qualifying device matching the description provided when the estimate was made. Offer may not be available in all stores, and may vary between in-store and online trade-in. Some stores may have additional requirements.
- d) Apple's trade-in partners reserve the right to refuse, cancel or limit quantity of any trade-in transaction for any reason. More details are available from Apple's trade-in partner for trade-in and recycling of eligible devices. Restrictions and limitations may apply. For recycling eligible equipment, terms and restrictions may apply."

- e) Please refer here for more details visit at <https://www.apple.com/my> or visit [Malaysia Apple Store Online](#).
- f) HLB makes no representation or warranty for products and services offered by the merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this service. The pictures shown are for illustration purposes only.

Direct D

- (a) Payment must be made with **a valid Hong Leong Bank credit card**.
- (b) Cardholders who make payment using the Card will be entitled to the following reward at participating outlet :
 - 1. *Get a FREE Apple AirTag worth RM139 for any purchase of iPhone 17 series in a single receipt on the first 30 in-store customer buyers only and/or*
 - 2. *Complimentary 1 year screen crack protection worth RM269*
- (c) Offer(s) are valid for the purchase made via Extended Payment Plan (EPP) for twenty-four (24) months only.
- (d) The Card must be presented before making payment.
- (e) The Apple AirTag is limited to **the first thirty (30) redemptions** made in store at DirectD throughout the Promotion Period.
- (f) Offer(s) are limited to one (1) offer per Cardholder. Offer(s) will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- (g) Offer(s) **are valid from 12 September 2025 till 31 October 2025** and/or when the redemption limit for offer is fully redeemed for whichever comes first. HLB has no obligation to inform the Cardholders should the offer's pool allocation reaches its limit.
- (h) Offer(s) is valid at all DirectD outlets Malaysia. Please visit website for outlet details at <https://www.directd.com.my>
- (i) These Offer(s) are subject to any applicable tax unless otherwise stated.
- (j) These Offer(s) cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (k) The merchant reserves the right to alter, cancel, terminate or suspend the Offer(s) or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- (l) HLB makes no representation or warranty for products and services offered by the merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer(s). The pictures shown are for illustration purposes only

iTworld

- (a) Payment must be made with **a valid Hong Leong Bank credit/debit card**.
- (b) Cardholders who make payment using the Card will be entitled to the following reward at participating outlet :
 - 1. *Purchase any iPhone 17 series and redeem a Montigo Ace Medium bottle with name engraving (worth RM119.90) & a limited edition canvas bag (worth RM49) and/or*
 - 2. *RM100 GLOO Rewards e-cash voucher*
- (c) Offer(s) are valid for the full purchase or made via Extended Payment Plan (EPP).

- (d) The Card must be presented before making payment.
- (e) The Montigo Ace Medium bottle, limited edition canvas bag and voucher Offer(s) is available at selected outlets only. Redemption units are limited and is based on first come, first served basis made in store at iTworld throughout the Promotion Period.
- (f) Offer(s) are limited to one (1) offer per Cardholder. Offer will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- (g) Offer(s) **are valid from 12 September 2025 till 31 October 2025** and/or when the redemption limit for offer is fully redeemed for whichever comes first. HLB has no obligation to inform the Cardholders should the offer's pool allocation reaches its limit.
- (h) Offer(s) is valid at all iTworld outlets Malaysia. Please visit website for outlet details at <https://www.itworld.com.my/>
- (i) These Offer(s) are subject to any applicable tax unless otherwise stated.
- (j) These Offer(s) cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (k) The merchant reserves the right to alter, cancel, terminate or suspend the Offer(s) or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- (l) HLB makes no representation or warranty for products and services offered by the merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer(s). The pictures shown are for illustration purposes only.