HLB CARD OFFERS ("OFFERS") HONG LEONG BANK BERHAD CARDHOLDER DEALS TERMS AND CONDITIONS
Last updated on 28 January 2026

Important Notes:

- By participating in these Offers, the Cardholders are deemed to have read, understood and agreed to be bound by the T&Cs herein.
- The Offers offered by merchants via Hong Leong Bank Berhad ("**HLB**") are applicable to all cardholders ("**Cardholders**") of HLB Credit Card and HLB Debit Card ("**Card**").
- The Offers cannot be exchanged for cash, cheque, or in kind and are 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 denomination 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 ("**HLB's Website**") and/or respective merchant's sites regularly 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 damage resulting from these offers without recourse to HLB.
- In the event of any discrepancies between these T&Cs and HLB's advertising, promotional, publicity and other materials relating to or in connection with this Offer and/or Promotion, the final T&Cs by the respective merchants shall prevail.
- All pictures shown are for illustration purposes only.

TAGS

(a) Cardholders who make payment using the Card will be entitled to the following Offers at TAGS:
  - Offer 1: Complimentary Consultation for HLB Cards
  - Offer 2: Buy 2, Get 1 Complimentary Session of Chiropractic/Physiotherapy

(b) This Offer is valid from **6 February** till **31 December 2026**.

(c) This Offer is applicable at the following outlets:
  - Tonik (Cheras) Sdn Bhd – Tags Cheras
  - Tags Healthcare (Malaysia) Sdn Bhd – Tags Hartamas
  - Tags Healthcare (Malaysia) Sdn Bhd – Tags Melaka
  - Tags Healthcare (Malaysia) Sdn Bhd – Tags Johor Bahru
  - Tags Healthcare (Malaysia) Sdn Bhd – Tags Ampang
  - Tags Integrated Healthcare (1) Sdn Bhd – Tags Penang
  - Tonik (Seremban) Sdn Bhd – Tags Seremban
  - Tonik (Subang) Sdn Bhd – Tags Subang
  - Tonik (Borneo) Sdn Bhd – Tags Kuching

(d) Appointment booking is advised. Please visit https://tags.my/our-centres/ for contact details.

(e) This Offer cannot be exchanged for cash, cheque, or in kind and is not transferrable to any third party.
(f) This Offer cannot be used in conjunction with any other discounts, privileges, promotions, discount schemes, loyalty programs, discount cards or vouchers unless otherwise stated.

If you have any enquiries regarding these T&Cs and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.