

HLBB CARD OFFERS TERMS AND CONDITIONS (“T&Cs”)

Last updated on 11 September 2026

OFFER PERIOD

The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“HLBB”) Credit Card Offer (“**Offer**”) commences on **12 September 2026 and ends on 31 October 2026 (“Offer Period”)**, both dates inclusive, unless notified otherwise.

Important Notes:

- The Offer offered by the participating merchants via HLBB are applicable to all cardholders (“**Cardholders**”) of **HLBB Credit Card (“Card”)**.
- The Offer cannot be exchanged for cash, cheque, or in kind and is not transferrable to any third party.
- The Offer 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”).
- HLBB is not affiliated with the participating 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 participating merchant(s) for any changes, losses or damages resulting from these offers without recourse to HLBB.
- These T&Cs are to be read together with the HLBB Cardholder Agreement and HLBB Extended Payment Plan (“**EPP**”) T&Cs (“**EPP T&Cs**”) on HLBB’s Website (“**the Agreement**”). Save and except for the variations set out herein, all the terms and conditions of the Agreement shall apply. In the event of any discrepancy or inconsistency between the terms and conditions of the Agreement and these T&Cs, these T&Cs shall prevail to the extent they are applicable to the Card (as defined herein). By accepting the Card, the Cardholder (as defined herein) agrees to be bound by these T&Cs and the terms and conditions of the Agreement.
- In the event of any inconsistency between these T&Cs and any promotional, marketing, or publicity materials relating to the Offer, these main campaign T&Cs on HLBB’s Website shall prevail. For matters specifically relating to product specifications, stock availability, and physical voucher redemption rules at the store, the respective merchant’s standard terms and conditions shall apply, provided they do not directly contradict the core benefit offered under this campaign.
- All pictures shown are for illustration purposes only.

Participating Merchants:

Switch & Urban Republic

(a) Payment must be made with a valid Card.

(b) Cardholders who make payment using the Card will be entitled to the following reward at participating outlet:

Promo 1: “Complimentary RM300 accessories cash voucher (“Cash Voucher”) for any purchase of iPhone 18 Pro/ ProMax with a minimum spend of RM5,499 in a single receipt”

Promo 2: “Complimentary RM200 accessories cash voucher (“Cash Voucher”) for any purchase of Apple Products with a minimum spend of RM5,000 in a single receipt”
ie. Any iPhone, iPad, Apple Watch etc.

Promo 3: “Complimentary RM300 accessories cash voucher (“Cash Voucher”) for any purchase of iPhone Duo 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, subject to the terms and conditions as set out in the EPP T&Cs.
- (d) The Card must be presented before making payment.
- (e) The Cash Voucher is limited to redemptions made in-store at Switch and Urban Republic during the promotion period, as detailed in the table below:

Offer(s) Allocation	Units
Promo 1	115
Promo 2	100
Promo 3	50

- (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) Promotion period is **valid from Pre-order date 12 September 2026 till 31 October 2026** and/or when the redemption limit for voucher is fully redeemed for whichever comes first. The Offer(s) are capped at the specified limits and available on a first-come, first-served basis. Cardholders are advised to check the availability with merchants prior to making a purchase.
- (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) In the event of unexpected stock unavailability, system failure, or regulatory changes, the merchant reserves the right to suspend or substitute the offered accessories voucher with an equivalent value item, subject to prior notice posted at participating outlets or online channels.
- (l) The products and services under this Offer(s) are supplied directly by the merchant. HLBB gives no warranty as to their quality or performance and accepts no liability for claims, losses, or damages resulting from the merchant's fulfillment or products. Cardholders shall refer all product disputes to the merchant without recourse to HLBB.

Machines

- (a) Payment must be made with a valid Card.
- (b) Cardholders who make payment using the Card will be entitled to the following reward at participating outlet:

Promo 1: "Complimentary RM300 accessories cash voucher ("Cash Voucher") for any purchase of iPhone 18 Pro/ ProMax with a minimum spend of RM5,499 in a single receipt"

Promo 2: “Complimentary RM200 accessories cash voucher (“Cash Voucher”) for any purchase of Apple Products with a minimum spend of RM5,000 in a single receipt”
ie. Any iPhone, iPad, Apple Watch etc.

Promo 3: “Complimentary RM300 accessories cash voucher (“Cash Voucher”) for any purchase of iPhone Duo 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, subject to the terms and conditions as set out in the EPP T&Cs.
- (d) The Card must be presented before making payment.
- (e) The Cash Voucher is limited to redemptions made in-store at Machines during the promotion period, as detailed in the table below:

Offer(s) Allocation	Units
Promo 1	80
Promo 2	53
Promo 3	20

- (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) Promotion period is **valid from Pre-order date 12 September 2026 till 31 October 2026** and/or when the redemption limit for voucher is fully redeemed for whichever comes first. The Offer(s) are capped at the specified limits and available on a first-come, first-served basis. Cardholders are advised to check the availability with merchant prior to making a purchase.
- (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) In the event of unexpected stock unavailability, system failure, or regulatory changes, the merchant reserves the right to suspend or substitute the offered accessories voucher with an equivalent value item, subject to prior notice posted at participating outlets or online channels.
- (l) The products and services under this Offer(s) are supplied directly by the merchants. HLBB gives no warranty as to their quality or performance and accepts no liability for claims, losses, or damages resulting from the merchant's fulfillment or products. Cardholders shall refer all product disputes to the merchant without recourse to HLBB.

SENHENG

- (a) Payment must be made with a valid Card.
- (b) Cardholders who make payment using the Card will be entitled to the following rewards at participating outlet (“Offer(s)”):

“Complimentary RM200 accessories cash voucher (“Cash Voucher”) for any purchase of Apple Products with a minimum spend of RM5,000 in a single receipt”
ie. Any iPhone, iPad, Apple Watch etc.

- (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, subject to the terms and conditions as set out in the EPP T&Cs.
- (d) The Card must be presented before making payment.
- (e) The **Cash Voucher is limited to first fifty (50) 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) Offer(s) are **valid from Pre-order date 12 September 2026 till 31 October 2026** and/or when the redemption limit is fully redeemed for whichever comes first. The Offer(s) are capped at the specified limits and available on a first-come, first-served basis. Cardholders are advised to check the availability with merchants prior to making a purchase.
- (h) Offer(s) is valid at all Senheng outlets Malaysia. Please visit website for outlet details at <https://www.senheng.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) In the event of unexpected stock unavailability, system failure, or regulatory changes, the merchant reserves the right to suspend or substitute the offered accessories voucher with an equivalent value item, subject to prior notice posted at participating outlets or online channels.
- (l) The products and services under this Offer(s) are supplied directly by the Merchants. HLBB gives no warranty as to their quality or performance and accepts no liability for claims, losses, or damages resulting from the merchant's fulfillment or products. Cardholders shall refer all product disputes to the merchant without recourse to HLBB.

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. If a balance remains after the trade-in credit is applied, Cardholders may choose to pay the remaining balance using a valid Card—either in full or through a 0% interest Extended Payment Plan (EPP), or via alternative payment methods provided by the merchant.
- (b) HLBB 0% interest Extended Payment Plan is available for six (6) months, twelve (12) months and twenty-four (24) months only, subject to the terms and conditions as set out in the EPP T&Cs.

- (c) 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.
- (d) 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.
- (e) 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.
- (f) Please refer here for more details visit at <https://www.apple.com/my> or visit [Malaysia Apple Store Online](#).
- (g) The products and services under this Offer(s) are supplied directly by the Merchants. HLBB gives no warranty as to their quality or performance and accepts no liability for claims, losses, or damages resulting from the merchant's fulfillment or products. Cardholders shall refer all product disputes to the merchant without recourse to HLBB.

General

1. Eligible Cardholders will not be entitled to any reward points and/or cash rebates unless otherwise notified by HLB.
2. By participating in the Offer, the Cardholders agree:
 - (a) To have read, understood and to be bound by the T&Cs herein;
 - (b) That HLB's decision on all matters relating to the Offer shall be final, conclusive and binding on all Cardholders.
 - (c) HLB reserves the right:
 - (i) To approve or reject the Offer and/or EPP application submitted by the Eligible Cardholder;
 - (ii) To disqualify any Eligible Cardholders from participating in the enrolling Offer and/or EPP for any reason whatsoever as HLB may deem fit based on reasonable grounds, including but not limited to any breach of any of the applicable T&Cs or Agreement;
 - (iii) To add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.
3. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.

If you have any enquiries regarding these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my.