

Ramadan Campaign Terms and Conditions (“T&Cs”)

1. ZALORA

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Offer is from 1 April 2018 - 30 June 2018. Offer is valid for items sold by ZALORA only. Offer is not exchangeable for cash or other items and not valid with other promotion items or promo codes. Offer is not applicable for certain excluded brands as set out at www.zalora.com.my/brand-exclusions. Respective Promo Code (HLBRY20 or HLB2018) must be used and entered upon checkout at www.zalora.com.my to be effective. Pictures shown are for illustration purposes only. Merchant reserves the right to change these terms and conditions at anytime. Merchant’s terms and conditions apply, details at www.zalora.com.my/terms-of-service/. Hong Leong Bank makes no representation or warranty for product and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

2. SHOPBACK

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Promotion period is from 1 May 2018 – 17 June 2018. Offers are valid for purchases made in Doublewoot and Fashion Valet via ShopBack at www.shopback.my/hlb only. Cash back is based on total purchases only (excluding taxes and shipping/courier charges). Offers are subject to stock availability on first-come, first-served basis. Offers are not exchangeable for cash or other items and not valid with other promotion items. Other merchant’s terms and conditions apply. Details are available at www.shopback.com.my. Merchant reserves the right to change these terms and conditions at anytime. Pictures shown are for illustration purposes only. Hong Leong Bank makes no representation or warranty for product and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

3. RebateMango

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Offer period is from 16 April 2018 – 30 June 2018. Offers are not exchangeable for cash or other items and not valid with other promotion items or promo codes. Promo Code (PARENTSLOVE) must be used on www.rebatemango.my/hlb and be entered upon checkout to enjoy the additional 5% Cash Back. Pictures shown are for illustration purposes only. Merchant reserves the right to change these terms and conditions at anytime. Merchant’s terms and conditions are available at www.rebatemango.my. Hong Leong Bank makes no representation or warranty for product and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

4. HERMO

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Campaign period is from 1 January 2018 – 30 June 2018. Promo Code must be used and entered upon checkout at www.hermo.my to enjoy these offers. Offers are subject to stock availability, on first-come-first-served basis. Offers are not exchangeable for cash or other items and not valid with other promotion items including OMO deals or other promo codes. Additional 10% off is valid for first-time Hermo customers only, 1 redemption per cardholder per campaign period. Maximum discount is capped at RM15 for each offer. Pictures shown are for illustration purposes only. Merchant reserves the right to change these terms and conditions at anytime. Merchant’s terms and conditions apply, details at www.hermo.my. Hong Leong Bank makes no representation or warranty for product and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

5. HappyFresh

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Promotion period is from 15 January 2018 – 30 June 2018. Offers are capped at 1 redemption per cardholder per promotion period. Offers are not exchangeable for cash or other items and not valid with other promotion items or promo codes. Pictures shown are for illustration purposes only. Merchant reserves the right to change these terms and conditions at anytime. Merchant’s terms and conditions apply, details at www.happyfresh.my. Hong Leong Bank makes no representation or warranty for products and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

6. **LAZO DIAMOND, JEWELLERY**

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 15 May 2018 - 30 June 2018. Minimum spend of RM500 must be made in a single receipt to get the "Rebate" worth of RM100. Maximum value of Rebate is subject to a maximum accumulative value of RM300. The Rebate must be redeemed on the spot of the purchase date itself. Rebate is not exchangeable to any form of cash & only applicable to gemstone & diamond products. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise. Merchant reserves the right to change these terms and conditions at anytime. Offer is subject to merchant's terms and conditions. Offer is subject to stock availability based on first-come, first-served basis. Hong Leong Bank makes no representation or warranty for products and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Picture shown is for illustration purposes only.

7. **CHRISTY NG**

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 17 May 2018 - 30 June 2018. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise. Merchant reserves the right to change these terms and conditions at anytime. Offer is subject to merchant's terms and conditions. Offer is subject to stock availability based on first-come, first-served basis. Hong Leong Bank makes no representation or warranty for product and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers. Pictures shown are for illustration purpose only.

8. **Joyalukkas**

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 18 May 2018 - 30 June 2018. Offers are subject to unit availability, on first-come, first-served basis. Offer are not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise. Merchant reserves the right to change these terms and conditions at anytime. Hong Leong Bank makes no representation or warranty for products and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers. Picture shown is for illustration purposes only.

9. **Mayasilk**

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 17 May 2018 - 30 June 2018. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise. Merchant reserves the right to change these terms and conditions at anytime. Hong Leong Bank makes no representation or warranty for products and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Picture shown is for illustration purposes only.

10. **Wearnes Autohaus Service**

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 17 May 2018 - 30 June 2018. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise. Merchant reserves the right to change these terms and conditions at anytime. Hong Leong Bank makes no representation or warranty for products and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Picture shown is for illustration purposes only.

11. **CARs International**

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 21 May 2018 - 30 June 2018. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise. Merchant reserves the right to change these terms and conditions at anytime. Hong Leong Bank makes no representation or warranty for products and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Picture shown is for illustration purposes only.

12. ELK – DESA

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Promotion period is from 17 May 2018 - 30 June 2018. Price is inclusive of 6% GST unless stated otherwise. Offer is subject to unit availability, on first-come, first-served basis. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, nett price and loyalty programmes unless stated otherwise. Merchant reserves the right to change these terms and conditions at anytime. Hong Leong Bank makes no representation or warranty for product and services offered by merchant and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Picture shown is for illustration purposes only.