

Hong Leong Credit/ Debit Card
The CNY Great Snap-up Terms and Conditions (“T&Cs”)

1. ShopBack

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. The increased cash back is applicable during the stipulated promotion period only at respective online stores. NO minimum purchase is required. In order to redeem the cash back, both new and/or existing ShopBack users must sign up/ log in at www.shopback.my/hlb via mobile app or desktop. Users shop and checkout purchase and the cash back will be added into users' ShopBack account automatically upon successful payment done. Cash back will be credited into users' ShopBack account within 24 hours. Hong Leong Bank and ShopBack reserve the right to alter, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and condition from time to time, with or without any prior notice. Other ShopBack terms and conditions apply @ (<https://support.shopback.my/hc/en-us/categories/115001612128-Terms-Conditions>). Hong Leong Bank makes no representation or warranty for product and services offered by ShopBack and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Pictures shown are for illustration purposes only.

2. 11street

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. The RM8 or RM18 Shopping Cart Coupons are valid for purchases made at www.11street.my and 11street Mobile App, with minimum purchase of RM88 or RM188 respectively. Both Shopping Cart Coupons are valid from 14 January till 31 January 2019 (Note: 24 January 2019 is the cut-off date for any purchases made to be delivered before CNY). Coupons are valid for one-time use only per coupon. The RM8 Coupon is limited to first 1,000 redemptions; and RM18 Coupon is limited to first 700 redemptions only, on a first-come, first-served basis. Only valid for maximum download of 1 (one) coupon each per 11street registered ID during the campaign period. Only one (1) of each coupon type (Bonus Coupon, Shopping Cart Coupon, Store Cart Coupon and Delivery Coupon) can be used in a single transaction. Merchant's product exclusion and other terms and conditions apply. Details are available at 11street.my. Shopping Cart Coupon is applicable for all categories except gold bars, gold coins, silver bar, silver coins, physical vouchers and mobile top-up. Offers are not exchangeable for cash or other items and not valid with other promotion items. Merchant reserves the right to change these terms and conditions at any time. 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. Zalora

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Valid for purchases made at www.zalora.com.my or Zalora Mobile App and can be used for multiple transactions. The '20% OFF with min spend RM150' promotion is valid from 1st January 2019 to 28 February 2019. The '18% OFF with min spend RM120' is valid from 1st January 2019 to 31st March 2019. Both Promo Codes are only applicable to items sold by Zalora and does not apply for certain excluded brands and item as set out at www.zalora.com.my/brand-exclusions. Only one (1) type of Promo Code can be used at a time. Not valid with other voucher code and promotions, unless stated otherwise. Free delivery is only applicable on paid price of RM 75

and above. Zalora reserves the right to change the terms and conditions or cancel any promotions at any time without prior notice. The Terms of Service set out at <https://www.zalora.com.my/terms-of-use/> shall apply to all uses of the Promo codes. 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 purposes only.

4. **Rebate Mango**

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Promotion period is from 1 January 2019 – 31 December 2019. Offer is valid for purchases made at www.rebatemango.my/hlb. Additional 10% Rewards is calculated based on the rewards earned from each transaction made through RebateMango. Rewards are awarded based on the chosen category of Cashback, Loyalty Points or Air Miles. Offer is not exchangeable for cash or other items and not valid with other promotion items or promo code. Merchant reserves the rights to change these terms and conditions at any time. Merchant's terms and conditions apply, details are available at www.rebatemango.com/hlb. 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.

5. **Love, Bonito**

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Offer is valid for multiple transactions across the promotion period, from 14 January 2019 to 14 July 2019 (both days inclusive) both online store at www.lovebonito.com.my ("LB Website") and/or at all Love, Bonito Malaysia outlets. Offer is valid only for normal price items for apparel and/or footwear excluding other product categories i.e. accessories, stationery, gift cards, undergarments and/or any other items that is not under the apparel/footwear category. Hong Leong Cardholders who make online purchases at the LB Website have to enter the Promo Code "HLBLBXXXXX" (where X refers to first 6 digits of HLB Credit/Debit Card) upon checkout. Offer is not valid in conjunction with other Love, Bonito promotions, discounts, coupons or offers. All purchases at LB Website or in-store are subject to Love, Bonito's terms and conditions of sale. Purchases made on LB Website can be returned but not exchanged. Purchases made in-store can be exchanged but not returned. Only products in its original condition with the receipt and product tags still intact will be valid for returns or exchanges within 14 calendar days from the purchase date. Promotion will not be applicable after payment has been made. Hong Leong Bank makes no representation or warranty for product and services offered by Love, Bonito and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer.

6. **Flower Chimp**

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Promotion period is from 1 November 2018 to 31 March 2019. Promo Code must be entered upon checkout to be effective. Promo Code can only be applied once per order and only limited to one (1) redemption per registered account throughout the promotion period. Voucher code cannot be combined with other promotions. No cash alternatives or refund will be offered in lieu of the discount. Merchant's product exclusion and other terms and conditions apply. Merchant reserves the right to change these terms and conditions at any time. Offer is not exchangeable for cash or other items and cannot be used in conjunction with any other discounts, privileges, promotions, discount cards, and loyalty programmes unless stated

otherwise. 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.

7. ManjaKu Baby Mall

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Promotion period is 15 January 2019 – 31 March 2019. 10% OFF is not valid in conjunction with other on-going promotions, discounts, coupons or offers. 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. Other merchant's T&Cs apply. Picture shown is for illustration purposes only.

8. Shopee

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Promotion period is from 22 January 2019 to 24 January 2019. Promotions are valid for purchase made at Shopee Mobile App only. The promo code must be entered at checkout page of Shopee Mobile App. The minimum spend of RM120 is excluding add-on items/shipping/courier charges. Promotion is valid for the first 3,500 Hong Leong Credit/Debit cardholders only on a first-come, first-served basis. Promotion is only valid for Preferred Sellers and Shopee Mall only. Promotion is valid for one-time use per Shopee newly registered user. The promotion is not valid for Diapers & Potties, Tickets & Vouchers, Mobile Top-Ups, Sim Cards and Bill Payments, Baby Formulas/Food & Supplements, Gaming Top-ups & S-Mart Milo. Shopee's other terms and conditions apply. Shopee reserves the right to amend/cancel, terminate or suspend the promotion at any part thereof or any part of the application terms & conditions from time to time, with or without prior notice. For enquiries or assistance, please contact Shopee Customer Service at +603-2298 9222. Hong Leong Bank makes no representation or warranty for product and services offered by Merchant(s) and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

9. Giant

Payment must be made using Hong Leong Credit/Debit Card issued in Malaysia. Promotion period is from 15 Jan 2019 until 6 Feb 2019. Promotion is limited to 7,000 redemptions throughout campaign period. Promotion is valid for purchases made at Giant from 15 Jan 2019 to 6 Feb 2019, subject to availability, on first come, first served basis. Valid for one (1) redemption per cardholder throughout the promotion period. Cardholder has to present their Hong Leong Credit/Debit Card and purchase receipt to redeem the RM30 Giant voucher at the customer service counter in the same store of purchase, and on the same day with the purchase receipt date. Voucher's terms and conditions apply. 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 rights to change these terms and conditions at any time. 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 illustration purposes only.

10. Yubeli

Payment must be made using Hong Leong Credit/ Debit Cards issued in Malaysia only. The promotions are valid from 15 January 2019 to 28 February 2019. The RM20 off is only valid with a minimum spend of RM120 on the total nett purchase price in a single transaction (excluding shipping/courier charges). RM7 Shipping Coupon is only valid for shipping fee discount. Offers are for purchases made at www.yubeli.com and Yubeli Mobile App. These vouchers 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. Vouchers are applicable to all items except for mobile reload, e-gift voucher & tickets. These offers are only limited to first 1,000 redemption respectively and only valid for one (1) time redemption each per Yubeli registered account only. Merchant's product exclusion and other terms and conditions apply. Yubeli reserves the right to alter, cancel, terminate or suspend the promotion any part thereof or any part of the applicable terms & conditions from time to time, with or without any prior notice. Contact Yubeli customer service hotline at 1 800 88 2354 to report any issues pertaining to the usage of this promotion. Hong Leong Bank makes no representation or warranty for product and services offered by Yubeli and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

11. Alpha Specialist Centre

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Promotion period is from 1st January 2019 – 31st December 2019. This offer is not applicable with other discount cards or membership cards, corporate offer, gift vouchers, any other on-going promotion or additional discount. Prior booking for health screening service must be done via phone at +603-6141 8533. Kindly quote "Hong Leong Credit/Debit Card Promo" upon registration or reservation to be eligible for the discounts. Only Hong Leong Credit/Debit Cards are acceptable as mode of payment to enjoy this promotion. Other Alpha Specialist Centre's T&C applies. Hong Leong Bank makes no representation or warranty for product and services offered by Alpha Specialist Centre and shall not be liable or responsible for any changes, claims, loss or damages resulting from this offer. Picture is for illustration purposes only.

12. 3ex

Payment must be made using Hong Leong Credit Cards issued in Malaysia only. Campaign period is from 1 January 2019 until 31 December 2019. Offers are for purchases made at 3ex.com.my/hlbb/. 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. Picture shown is for illustration purposes only. Merchant reserves the right to change these terms and conditions at any time. For offer details and terms & conditions, please visit 3ex.com.my/hlbb/. 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.

13. Hermo

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. New/existing customers are required to create an account/ log on at www.hermo.my in order to redeem the promo code. Promo code is valid from 1 January 2019 to 31 December 2019. 10% off sitewide is applicable for all customers with their first purchase only with no minimum spend. 8% off sitewide is applicable to all existing customers throughout the promotion period with a minimum purchase of RM80. Promo code is redeemable on all platforms (Desktop, Mobile App). Only one (1) promo code is allowed to be applied in a single order. Discount is capped at RM15 per transaction for both promo codes. Promo Code is not applicable for OMO/XOMO deals, not exchangeable for cash and credits and not valid in conjunction with other promotion items/ promo codes. Hermo.my reserves the right to amend these Terms and Conditions without giving prior notice. 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. Picture shown is for illustration purposes only.

14. New York Skin

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 1 November 2018 - 30 November 2019. 3-hour facial therapy and a skincare kit worth RM688 are for first-time customers and are limited to 200 customers on first-come-first-served basis. Offers are not applicable for other New York Skin Solutions products. Offers 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 otherwise stated. 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 these offers. Picture shown is for illustration purposes only.

15. Skin Renew

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia and valid at all Skin Renew outlets. Only one time redemption per customer during the promotion period. Service voucher is only available with the purchase of RM98 nett facial and valid for 2 months from the purchase date. Service voucher is applicable for service and package redemption at one time usage in single receipt only. Skin Care set is only valid while purchase of RM98 nett facial. Skin Care set is subject to stock availability and will be replaced with RM160 service voucher if out of stock. 5% discount is valid during the promotion period and only applicable for Skin Care range product (body care and supplement products are excluded). Prior appointment preferred and offer is not valid with other promotion, discount and privileges. Skin Renew reserve the rights to change terms & conditions without prior notice. 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.

16. Dorra

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 1 November 2018 - 30 November 2019. Dorra slimming treatments and products worth RM804 are for first-time female customers and are limited to 200 customers on first-come-first-served basis. Offers are not applicable for other Dorra products. Offers 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 otherwise stated. Merchant reserves the right to change these terms and conditions at anytime. Other merchant's terms and conditions apply, details are available at www.dorra.com.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. Picture shown is for illustration purposes only.

17. Yun Nam

Payment must be made using Hong Leong Credit Cards issued in Malaysia. Promotion period is from 1 November 2018 - 30 November 2019. 1 hair treatment, 1 set hair growth kit and 1 hair-gro tonic worth RM495 are for first-time customers and are limited to 200 customers on first-come-first-served basis. Offers are not applicable for other Yun Nam Hair Care's products. Offers 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 otherwise stated. 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 these offers. Picture shown is for illustration purposes only.

18. Seoul Garden

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Promotion period is from 15 November 2018 - 31 March 2019. Not valid on Public Holidays. 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.

19. Dahmakan

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia only. Promotion starts from 7 January 2019 until 31 March 2019 and it is only valid for the areas which are serviceable by dahmakan (i.e Kuala Lumpur & Selangor). Promotion is only valid for order made via dahmakan website (www.dahmakan.com) and IOS or Android App. The promotion of 'RM20 OFF' is only valid for new dahmakan customers with a minimum spend of RM30 on the total nett purchase price in a single transaction (excluding shipping/courier charges). Only valid for one (1) time use per customer during the promotion period. The promotion for '50% OFF for sides/add on' is only valid for existing dahmakan customers with purchase of 1 meal at a full price, maximum discount capped at RM20 per order. Only valid for three (3) time use per customer during the promotion period. Promotions are not exchangeable for cash or other items and not valid with other promotion codes unless stated otherwise. Dahmakan's product exclusion and other terms and conditions apply

(<https://dahmakan.com/kuala-lumpur/terms>). Dahmakan and Hong Leong Bank reserve the right to change these terms and conditions at any time. Hong Leong Bank makes no representation or warranty for product and services offered by dahmakan and shall not be liable or responsible for any changes, claims, loss or damages resulting from these offers.

20. Krispy Kreme

Payment must be made using Hong Leong Credit/Debit Cards issued in Malaysia. Promotion Period is from 1 January 2019 – 31 March 2019. The Offer cannot be used with other ongoing promotions. This Offer is only available at Krispy Kreme stores and not available at Krispy Kreme Food Trucks. 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 programmed unless stated otherwise. Merchant reserves the right to change these terms and conditions at any time. 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.