

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

Last updated on 13 September 2024

Important Notes:

- By participating in these Offers, the cardholders are deemed to have read, understood and agreed to be bound by T&Cs herein.
- The Offers offered by merchants via Hong Leong Bank Berhad (“HLB”) are applicable to all cardholders (“Cardholders”) of HLB Credit Card (“Card”).
- The Offers cannot be exchanged for cash, cheque, or in kind and is 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 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 Offers, 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 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.

Switch & Urban Republic

- Cardholders who make payment using the Card will be rewarded with:
 - RM100 cash voucher (“**Cash Voucher**”) for any purchase of iPhone 16 series with a minimum spend of RM5,000 in a single receipt; AND/OR
 - *Complimentary 1st month instalment (“**Cashback**”) with a minimum spend of RM5,000 in a single receipt.
- *For the avoidance of doubt, the complimentary Cashback is capped at RM100 and it will be reward to the eligible Cardholders in cashback term after the Promotion ends.
- Offers are valid for the purchase made via Extended Payment Plan (EPP) at thirty-six (36) months, forty-eight (48) months only.
- The Card must be presented before making payment.
- The Cash Voucher is limited to six hundred (600) redemptions made in store for Switch and Urban Republic throughout the Promotion Period.
- Offers are limited to one (1) Cash voucher and/or one (1) Cashback per Cardholder. Offer will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- Offers are valid from 13 September 2024 till 31 October 2024 or when the redemption limit for voucher and complimentary Cashback pool is exhausted, whichever comes first. HLB has no obligation to inform the Cardholders should the offer’s pool allocation reaches its limit.

Table 1

Offer Period	Fulfilment Date	Cashback Pool
13 September 2024 till 31 October 2024	By 30 November 2024	RM 100 cashback per Cardholder; capped at 600 redemptions.

- The complimentary Cashback will be directly credited into the Cardholders’ Credit Card accounts by the date as set out in Table 1 above (“**Fulfilment Date**”).
- Offers 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>)
- (j) These Offers are subject to any applicable tax unless otherwise stated.
 - (k) These Offers cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
 - (l) Switch & Urban Republic reserves the right to alter, cancel, terminate or suspend the Offer 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 Switch & Urban Republic and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer. The pictures shown are for illustration purposes only.

Machines

- (a) Cardholders who make payment using the Card for any purchase of iPhone 16 series will be rewarded with a RM100 Apple Accessories Voucher with a minimum spend of RM5,000 in a single receipt.
- (b) For the avoidance of doubt, the Voucher can only be utilized in the next purchase at the same day.
- (c) Offer is valid for the purchase made via Extended Payment Plan (EPP) at thirty-six (36) months only.
- (d) The Card must be presented before making payment.
- (e) Offer is limited to two hundred (200) redemptions made in-store throughout the Promotion Period.
- (f) Offer is limited to one (1) redemption per Cardholder. Offer will be rewarded to the eligible Cardholders who perform full payment on a first come, first served basis.
- (g) Offer is valid from 13 September 2024 till 31 October 2024 or when the redemption limit is exhausted, whichever comes first.
- (h) Offer is valid for the purchase of iPhone 16 series.
- (i) Offer is valid at all Machines outlets. Please visit Machines' website for outlet details (www.machines.com.my).
- (j) This Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (k) Machines reserves the right to alter, cancel, terminate or suspend the Offer 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 Machines and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer. The pictures shown are for illustration purposes only.

Direct D

- (a) Cardholders who make payment using the Card for any purchase of iPhone 16 series will be rewarded with:
 - (i) Offer 1: RM100 DirectD Bonus
 - (ii) Offer 2: Complimentary screen crack protection (worth RM269).
- (b) For the avoidance of doubt, the DirectD Bonus can only be utilized in the next purchase with minimum spend of RM200 in a single receipt, only to purchase Apple selected official accessories and devices.
- (c) The validity for each DirectD Bonus is one (1) year from the date of issuance.
- (d) Apple devices including iPad, MacBook, Watch are eligible to utilize the DirectD Bonus.
- (e) Offer 2 is only applicable for front screen, valid for one (1) time claim only within one (1) year from the date of issuance.
- (f) Offers are valid for the purchase made via Extended Payment Plan (EPP) at six (6) months, twelve (12) months, twenty-four (24) months.
- (g) Offer is valid for walk in only from 13 September 2024 till 31 October 2024 or when redemption limit is exhausted, whichever comes first.
- (h) Each Cardholder is only being entitled for one (1) DirectD Bonus and the name on the invoice must be the same with the Cardholder's name.
- (i) Offer is valid for the purchase of iPhone 16 series.
- (j) Offer is valid subject to availability.

- (k) Offer is valid at all DirectD outlets. Please click the link for full outlet listing:
(<https://www.directd.com.my/shop-location>)
- (l) The Card must be presented before making payment.
- (m) The DirectD Bonus cannot be redeemed for cash, returned for a refund, or have their balances consolidated to a new voucher or to be replaced after expiry date.
- (n) This Offer cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (o) DirectD reserves the right to alter, cancel, terminate or suspend the Offer or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- (p) HLB makes no representation or warranty for product and services offered by DirectD 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.

iTworld

- (a) Cardholders who make payment using the Card for any purchase of iPhone 16 series will be rewarded with:
 - (i) **Offer 1:** Complimentary Microsoft 365 Personal (worth: RM309) and 1 Year Extended Warranty from Shield Care. AND/OR
 - (ii) **Offer 2:** RM100 GLOO Rewards Voucher.
- (b) Offers are valid for purchases made via one-time payment and Extended Payment Plan (EPP) at six (6) months, twelve (12) months, twenty-four (24) months.
- (c) Offer 2 is applicable for non-promotional accessories purchases only.
- (d) Cardholders redeem the RM100 GLOO Rewards Voucher upon full personal details registration from the iPhone 16 purchase in-store.
- (e) The GLOO Rewards is subject to its respective GLOO Rewards membership terms and conditions, please visit: <https://www.sns.com.my/pdf/sns/gloo-rewards-website-tnc.pdf> for more details.
- (f) Offers are valid for all iTworld outlets, please visit: <https://www.itworld.com.my/about-us> for more outlet details.
- (g) Both Offer 1 and 2 is stackable, however these offers cannot be used in conjunction with any other vouchers, discounts, privileges and any ongoing promotions unless otherwise stated.
- (h) iTworld reserves the right to alter, cancel, terminate or suspend the Offer or any part thereof or any part of the applicable terms and conditions from time to time, without any prior notice.
- (i) HLB makes no representation or warranty for product and services offered by iTworld 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.

Apple Malaysia

(Apple The Exchange TRX and Apple Store Online)

- (a) Cardholders who make payment using the Card for any purchase of iPhone 16 series are entitled with:
 - (i) **Offer 1:** 0% Extended Payment Plan (EPP) for six (6) months, twelve (12) months, twenty-four (24) months tenures with a minimum spend of RM2,000.
 - (ii) **Offer 2:** Complimentary delivery or pick up at Apple The Exchange TRX.
 - (iii) **Offer 3:** Trade-in and get credit for the iPhone16 purchase.
- (b) The 0% Extended Payment Plan (EPP) is subject to its respective 0% Extended Payment Plan instalment's terms and conditions, set and stipulated by HLB provided on the [Apple Malaysia](#).
- (c) Please visit HLB's Website for more details;
(<https://www.hlb.com.my/en/personal-banking/credit-cards/credit-card-services/consumer-services/extended-payment-plan.html>)
- (d) HLB makes no representation or warranty for products and services offered by Apple Malaysia and shall not be liable or responsible for any changes, claims, loss or damages resulting from this Offer. The pictures shown are for illustration purposes only.

SENHENG

- (a) Please visit HLB's official website for more On-the-Spot Redemption (OTSR) details; (<https://www.hlb.com.my/en/personal-banking/credit-cards/rewards-and-privileges.html>).
- (b) Please visit HLB's official website for more 0% Extended Payment Plan (EPP) details; (<https://www.hlb.com.my/en/personal-banking/credit-cards/credit-card-services/consumer-services/extended-payment-plan.html>).

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 and syarat dan/atau memerlukan Salinan terma and syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonlin@hlbb.hongleong.com.my