

Terms and Conditions for Hong Leong Finance Prosperous Dragon Rewards Promotion

1. Promotion Period

1.1 This promotion is valid from 15th September 2024 to 31st December 2024 ("Promotion Period").

2. Eligibility

2.1 The promotion is open to all customers of Hong Leong Finance ("HLF") who have accepted a Letter of Offer from HLF for a Commercial Property Loan of minimum S\$1 million between 15th September 2024 and 31st December 2024 ("Eligible Customers").

3. Reward

3.1 Each Eligible Customer will receive a reward of two (2) 0.1 gram 999 Pure Prosperity Dragon Gold Coin Ang Pows from SK Jewelry ("Reward"). The reward is subject to while stocks last.

3.2 In addition to the Reward, Eligible Customers have the opportunity to qualify for a Tier 2 Reward (Shanghai Tang Golden Dragon Teapot Set) in Clause 4.

3.3 The Reward will be awarded within 60 days of acceptance of the Letter of Offer.

4. Tier 2 Reward (Shanghai Tang Golden Dragon Teapot Set)

4.1 To qualify for the Shanghai Tang Golden Dragon Teapot Set ("Tier 2 Reward"), Eligible Customers must answer a question provided by HLF.

4.2 The answer must be submitted within the Promotion Period, and only one answer per Eligible Customer will be accepted.

4.3 Eligible Customers with the top 3 answers, as determined solely by HLF at the end of the promotion, will each win a Tier 2 Reward ("Winners").

4.4 By submitting the answers, Eligible Customers hereby authorise HLF to disclose and publish their names and other particulars and consent to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.

4.5 The Tier 2 Reward will be awarded within 60 days after the end of the Promotion Period.

5. Substitution and Changes

5.1 HLF reserves the right to substitute the Reward or Tier 2 Reward with another gift of equivalent value without prior notice.

5.2 HLF reserves the right to amend or modify these terms and conditions, including the

eligibility criteria, Promotion Period, or any other aspect of the promotion, at its sole discretion and without prior notice.

6. General Terms

6.1 HLF reserves the right at any time and from time to time to amend these Terms and Conditions or suspend or terminate the promotion for any reason without any prior notice or liability whatsoever. Any such changes shall be binding and will take effect immediately upon such amendment.

6.2 HLF shall have the sole and absolute discretion to exclude any person from the promotion without any obligation to furnish notice and/or whatsoever reason.

6.3 HLF's decision on all matters relating to the promotion is final, conclusive, and binding. No appeal or correspondence will be entertained or accepted by HLF.

6.4 HLF shall not be obliged to give any reason or enter into any correspondence with any party on any matter concerning the promotion.