



## First to Grow, First to Win @ PCM

### Terms and Conditions

These Terms and Conditions (“T&Cs”) govern the **Hong Leong Finance (“HLF”) SME@PCM** (“Campaign”). By participating in the Campaign, participants agree to be bound by these T&Cs.

#### 1. Campaign Period

1.1. The Campaign runs from **15th December 2025 to 15th March 2026**, or such other period as may be determined by HLF at its sole discretion.

#### 2. Eligibility

2.1. The Campaign is open to applicants who:

- a. Apply for a **BizCap Working Capital Loan (“WCL”)** or a **Commercial Property Plus Loan (“CPPL”)** at the **SME Centre @ Pungol Coast Mall (PCM)**.
- b. Meet the **minimum qualifying loan amount of S\$100,000**.
- c. Rewards are allocated on a **first-come, first-served basis** based on the **date of loan acceptance**, provided that the loan is **fully disbursed** no later than **30 June 2026**.

2.2. All information provided in the loan application and acceptance documentation must be accurate, complete, and up to date.

2.3. HLF reserves the right to verify the eligibility of all participants.

#### 3. Campaign Mechanics

3.1. This promotion operates strictly on a first-come, first-served basis. The order of eligibility will be determined by the **date and time of loan acceptance, subject to the loan being fully disbursed by 30 June 2026**.

3.2. Only the **first five (5)** qualifying loans will receive rewards as stated in Clause 4.

3.3. Each eligible customer is entitled to **one (1) reward only**, regardless of the number of loan applications submitted.

#### 4. Rewards

4.1. The rewards for the first five (5) qualifying loans are:



- **1st Qualifying Loan:** 2D1N Stay with breakfast – *Grand Copthorne Waterfront* (worth S\$400++).
- **2nd Qualifying Loan:** 2D1N Stay with breakfast – *M Hotel* (worth S\$300++).
- **3rd – 5th Qualifying Loan:** 2D1N Stay with breakfast – *Studio M Hotel* (worth S\$200++).

4.2. Rewards are **non-transferable, non-exchangeable**, and cannot be converted into cash or any other benefit.

4.3. Rewards will be issued **by 31 July 2026**.

4.4. Any unclaimed reward after the stipulated period will be forfeited without further notice.

## 5. General Conditions

5.1. HLF's decision on all matters relating to the Campaign, including eligibility and reward allocation, is final, conclusive, and binding. No appeal will be entertained.

5.2. HLF reserves the right to amend, modify, or terminate this promotion, including but not limited to the eligibility criteria, rewards, and promotion period, at its sole discretion and without prior notice.

5.3. HLF shall not be liable for any losses, damages, or injuries of any kind resulting from the acceptance, possession, use, or misuse of any rewards under this promotion.

## 6. Publicity

6.1. By participating in the Campaign, customers consent to HLF using details of the qualifying loans and rewards **for internal administration and campaign management purposes only**.

## 7. Other Conditions

7.1. These T&Cs shall be governed by and interpreted in accordance with the laws of Singapore.

7.2. HLF is not obliged to provide any reason for decisions made pertaining to the Campaign.

7.3. T&Cs apply and may be amended without prior notice.