



# HONG LEONG FINANCE

## Hong Leong Finance Limited (“HLF”) Home Loan Promotion (“Promotion”) Terms & Conditions (“Terms”)

### 1. Promotion Period

1.1 This Promotion is valid from 13<sup>th</sup> December 2024 to 31<sup>st</sup> January 2025 (both dates inclusive), or such other period(s) as may be determined by HLF at its absolute discretion (“**Promotion Period**”).

### 2. Eligibility

2.1 The Promotion is open to individual(s) who (a) submit a Home Loan application for a minimum sum of S\$200,000 with HLF between 13<sup>th</sup> December 2024 and 31<sup>st</sup> January 2025 and (b) accept (by signature) the Letter of Offer by the timeline stipulated in the LO or by 28<sup>th</sup> February 2025 (whichever is earlier) (“**Eligible Customer**”).

### 3. Reward

3.1 Each Eligible Customer (or the Eligible Customers collectively if there is more than one applicant for a LO) will receive two (2) 0.1-gram 999 Pure Prosperity Dragon Gold Coin Ang Pows (“**Reward**”) from Soo Kee Jewellery (“**Merchant**”). The Reward is subject to availability and the Merchant’s terms and conditions. HLF shall have no obligation to notify and/or update any person on the availability of the Reward.

3.2 If there is more than one Eligible Customer accepting an LO (i.e. multiple loan applicants), only 1 Reward per LO shall be provided.

3.3 Eligible Customers are entitled to a maximum of 1 Reward under this Promotion.

3.4 Eligible Customers who qualify to receive the Reward will receive a notification via HLF Digital application within 60 calendar days of acceptance of the LO that the Reward is ready for collection.

3.5 The collection of the Reward is done via HLF Digital at the Merchant’s store located at Plaza Singapura @ 68 Orchard Road #01-27 Singapore 238839. The Reward must be collected by 31<sup>st</sup> May 2025 (“**Redemption Date**”). The Reward must be collected by the Redemption Date failing which the Eligible Customer shall be deemed to have relinquished their entitlement to the Reward.

3.6 The Reward is strictly not transferable or refundable and cannot be replaced if lost or damaged or redeemed within the stipulated period.

3.7 HLF reserves the right to replace, vary or substitute the Reward with an item(s) of equivalent value or suspend or withdraw the Reward at any time at its sole discretion without prior notification or reason.

3.8 HLF reserves the right to claw-back the Reward or request that the Eligible Customer(s) repay or compensate HLF for the value of the Reward if the Eligible Customer(s) redeems the loan early. No person shall be entitled to any payment or compensation from HLF should any Reward be forfeited, reclaimed or withdrawn or if the Eligible Customer is asked to repay to or compensate HLF for the value of the Reward for whatever reason.

#### **4. General Terms**

4.1 The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Reward shall be determined at the absolute discretion of HLF.

4.2 HLF reserves the right at any time and from time to time to amend these Terms (including the eligibility criteria and Promotion Period) 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.

4.3 HLF shall not be responsible for the quality, merchantability or fitness for any aspect of the Promotion, or any goods and/or services relating to the Promotion.

4.4 Notwithstanding anything herein, HLF shall not at any time be responsible or held liable for any defect or malfunction in the Promotion, or any goods and/or services relating to the Promotion, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Promotion, or any goods and/or services relating to the Promotion, by any person.

4.5 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. For the avoidance of doubt, in the event that any person entitled to the Reward is subsequently found to be ineligible, HLF shall not be obligated or liable to provide the Reward to another Eligible Customer.

4.6 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. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to the Promotion, these Terms shall prevail.

4.7 By participating in this Promotion, Eligible Customers consent to the collection, use and disclosure of their personal information by HLF under the Personal Data Protection Act 2012 for the purpose of redemption of the Reward.

4.8 These Terms shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these Terms

shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.

*Version date: 13/12/2024*