

HLF Digital – HLF DIGITAL APPLICATION PROMOTION (“Promotion”)

HONG LEONG FINANCE LIMITED (“HLF”) – TERMS AND CONDITIONS GOVERNING HLF DIGITAL APPLICATION PROMOTION (“TERMS”)

1. Definitions

Unless otherwise defined in the Terms, the following words and phrases shall have the meaning hereby assigned to them:

- 1.1 **“HLF Digital”** means the HLF Digital mobile application.
- 1.2 **“PSA”** means a Personal Premium SAVER Account maintained with HLF.
- 1.3 **“Participant”** means a person who applied for HLF Digital and PSA (together in same application) with the assigned Campaign Code.
- 1.4 **“Campaign Code”** means a unique code assigned by HLF to this Promotion, which must be used by Participants during the application process.
- 1.5 **“Promotion Period”** is from 13 May 2026 to 30 June 2026 (dates inclusive), or for such other time as determined by HLF.

Eligibility for 5,000 STAR\$® (worth S\$5 eCapitaVoucher) (“Reward”)

2. Participants who meet the following criteria will be eligible to receive the Reward:
 - a. Apply for HLF Digital and PSA (together in same application) using their SingPass during the Promotion Period, by tapping through **‘HLF Digital (For new customer)’** button;
 - b. Enter **<P00082>** on the Campaign Code field within the referral screen, and
 - c. The HLF Digital access and PSA are successfully approved and set up within the Promotion Period.
3. The Reward redemption code (**“Redemption Code”**) will be emailed to the qualifying Participants (at the email provided during the application process) by 31 August 2026. The Reward must be redeemed by the stipulated deadline (**“Redemption Deadline”**).
4. Participants who have an existing PSA account with HLF before the commencement of the Promotion Period will not be eligible for this Promotion.

General

5. Prevailing terms and conditions governing PSA and HLF Digital shall apply.
6. Participants who close their PSA within the 3 months preceding the commencement of, as well as during the Promotion Period, will not be eligible for this Promotion.
7. Participants may opt-out from this Promotion by completing and submitting a Withdraw Consent Form to HLF.
8. PSAs which are jointly held are not covered under this Promotion.

9. Participants must hold their PSA in valid and good standing and always conduct them in a proper and satisfactory manner (as determined by HLF in its sole and absolute discretion).
10. Without limiting the generality of the foregoing, the following Participants shall not be eligible to participate in this Promotion:
 - a. Participants whose PSA and HLF Digital is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - b. Participants whose PSA and HLF Digital is/are not active, valid, subsisting or in good standing or which are otherwise determined by HLF as being delinquent or unsatisfactorily conducted for any reasons as may be determined by HLF at its sole and absolute discretion;
 - c. Participants who are facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - d. anyone whom HLF may decide to exclude, at its sole and absolute discretion, without any reason or prior notice at any time.
11. By participating in this Promotion, the Participant consents to HLF and necessary third parties collecting, using, and disclosing his/her information (including personal data) for purposes relating to this Promotion, including:
 - a. verifying the identity of eligible Participants;
 - b. contacting eligible Participants regarding the fulfilment and redemption of the Reward.
12. If any of the eligible Participants fails to claim/redeem the Reward for whatever reason by the stipulated Redemption Deadline, the Reward will be forfeited.
13. The Reward cannot be exchanged for any cash, credit or other form of compensation, whether in whole or in part. The Reward is not transferable and is not exchangeable for credit or kind in all cases, whether in whole or in part. HLF may, at its sole and absolute discretion, substitute the Reward with an item of equal or similar value without prior notice or reason or being liable to any person.
14. HLF is not responsible for the quality, merchantability, or the fitness for any purpose or any other aspect of any part of this Promotion. Notwithstanding anything herein, HLF is not at any time responsible or held liable for any damage or defect in any Reward and/or for any harm, injury, loss or damage whatsoever or howsoever caused or arising from the use of the Reward.
15. By participating in this Promotion, the Participant is deemed to have accepted and agreed to be bound by the Terms. If the Participant does not agree to these Terms, the Participant should not participate.
16. HLF reserves the right at any time and from time to time to amend the Terms or suspend or terminate this Promotion for any reason without any prior notice or liability whatsoever. Any such changes shall be binding and shall take effect immediately upon such amendment.

17. HLF reserves the right to collect, use and disclose the Participant's name, other particulars, photographs, and videos for purposes relating to this Promotion and in accordance with applicable laws. The Participant consents to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.
18. HLF's decision on all matters relating to this Promotion is final, conclusive, and binding. No appeal or correspondence shall be entertained or accepted by HLF.
19. HLF shall not be obliged to give any reason or enter any correspondence with any Participant on any matter concerning this Promotion.
20. HLF will not be liable or responsible for any injury, loss, or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred because of or in connection with the redemption or usage of any benefit or participation in this Promotion.
21. The Reward and Redemption Codes are supplied by third parties and HLF is not an agent of the merchant and/or supplier of the Reward and Redemption Codes. Accordingly, HLF makes no warranty or representation as to the quality, value, merchantability, or fitness for the purpose of the Reward, and HLF assumes no liability or responsibility for the acts or omissions of the merchant and/or supplier of the Reward. Any dispute regarding the Reward and Redemption Code is to be resolved directly with the merchant and/or supplier of the Reward and Redemption Code. HLF shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Reward and Redemption Codes.
22. The Terms are governed by the laws of Singapore, and the Participant shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

Deposit Insurance Scheme

Premium SAVER Savings Account is insured up to S\$100,000 by Singapore Deposit Insurance Scheme (SDIC).