

HLF Digital – INVITE FRIENDS PROMOTION (“Promotion”)

HONG LEONG FINANCE LIMITED (“HLF”) – TERMS AND CONDITIONS GOVERNING HLF DIGITAL INVITE FRIENDS 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 **“Participant”** means a person who participates in this Promotion.
- 1.2 **“HLF Digital”** means the HLF Digital mobile application.
- 1.3 **“Promotion Period”** is from 13 May 2026 to 30 June 2026 (dates inclusive), or for such other time as determined by HLF.
- 1.4 **“PSA”** means a Personal Premium SAVER Account maintained with HLF.
- 1.5 **“Referral Code”** means a unique code auto-generated in HLF Digital app.
- 1.6 **“Referee”** means an individual who applies for a PSA using a Referrer’s Referral Code.
- 1.7 **“Referrer”** means an existing customer of HLF who participates in this promotion by sharing their unique Referral Code from HLF Digital with their Referee.

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

2. Referees who meet the following criteria will be eligible to receive the Referral Reward:
 - a. Apply for a PSA via HLF Digital using their SingPass during the Promotion Period, by clicking through **‘HLF Digital (For new customer)’** button;
 - b. Enter Referrer’s Referral Code within the referral screen, and
 - c. The PSA and HLF Digital access are successfully approved and set up within the Promotion Period.
3. Referees who have an existing account with HLF before the commencement of the Promotion Period will not be eligible for this Promotion.

Referrer Eligibility for 5,000 STAR\$[®] (worth S\$5 eCapitaVoucher) per referral, up to 25,000 STAR\$[®] (worth S\$25 eCapitaVoucher) (“Referrer Reward”)

4. Referrers who meet the following criteria will be eligible to receive the Referrer Reward:
 - a. Referees must apply for a PSA via HLF Digital using their SingPass during the Promotion Period, by clicking through **‘HLF Digital (For new customer)’** button;
 - b. Referees must enter the Referrer’s unique Referral Code where required during the application process, and

- c. The Referee's PSA account and HLF Digital access are successfully approved and set up within the Promotion Period.
5. Each eligible Referrer will receive 5,000 STAR\$® (worth S\$5 eCapitaVoucher) for each successful referral, capped at a maximum of 25,000 STAR\$® (worth S\$25 eCapitaVoucher) under this Promotion (i.e. up to 5 referrals).
6. Referrers are not allowed to refer themselves for this Promotion.
7. Referrals should only be made for personal and non-commercial purposes. Referrers are prohibited from "spamming" any individual with referral invitations, and this includes but is not limited to mass emailing, texting or messaging individuals that the Referrer does not know, or using automated systems or bots through any channel to distribute a Referral Code.
8. A Referee may only submit one (1) Referral Code under the Programme. If more than one Referrer refers the same Referee, only the Referrer whose Referral Code the Referee successfully inputs, will receive the Referrer Reward.
9. The Referrer consents to having his/her information disclosed to the Referee and any other parties as HLF may in its sole and absolute discretion deem fit, for the purpose of this Promotion.

Reward Redemption

10. The Referrer and Referral Reward redemption codes ("**Redemption Code**") will be emailed to the qualifying Participants (at the email address in HLF's records or provided during the application process) by 31 August 2026. The Reward must be redeemed by the stipulated deadline ("**Redemption Deadline**").

General

11. Prevailing terms and conditions governing PSA and HLF Digital shall apply.
12. 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.
13. Participants may opt-out from this Promotion by completing and submitting a Withdraw Consent Form to HLF.
14. PSAs which are jointly held are not covered under this Promotion.
15. 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).
16. 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.
17. By participating in this Promotion, the Participants consent 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 Referrers and/or Referees;
 - b. contacting eligible Referrers and/or Referees regarding the fulfilment and redemption of the Reward.
18. If any of the eligible Referrer and/or Referee fails to claim/redeem the Reward for whatever reason by the stipulated Redemption Deadline, the Reward will be forfeited.
19. 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.
20. 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.
21. By participating in this Promotion, the Participants are deemed to have accepted and agreed to be bound by the Terms. If the Participants do not agree to these Terms, they should not participate.
22. 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.
23. HLF reserves the right to collect, use and disclose the Participants' names, other particulars, photographs, and videos for purposes relating to this Promotion and in accordance with applicable laws. The Participants consent to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.
24. 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.
25. HLF shall not be obliged to give any reason or enter any correspondence with any Participant on any matter concerning this Promotion.

26. 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.
27. 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 or Redemption Code is to be resolved directly with the merchant and/or supplier of the Reward.
28. HLF shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Reward or Redemption Codes.
29. The Terms are governed by the laws of Singapore, and the Participants 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).