

HLF Save for the Future and Double the Splash Promotion

HONG LEONG FINANCE LIMITED (“HLF”) – TERMS AND CONDITIONS GOVERNING Save for the Future and Double the Splash Promotion (“Promotion”)

1. Definitions

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

- 1.1 **“Accountholder”** means (i) an individual(s) who is/are an existing holder(s) of Savings Account or (ii) an individual(s) who successfully opens/open a Savings Account as a holder(s) of the account.
 - 1.2 **“Savings Account”** means Premium SAVER Account and Savings Account with Passbook, excluding Golden 55 Plus Savings Account with Passbook and Silver 40 Plus Premium SAVER Account.
 - 1.3 **“HLF Digital”** means the HLF Digital mobile application of HLF.
 - 1.4 **“Daily Average Balance”** is the summation of each day-end balance for each month divided by the number of calendar days for that month. HLF’s determination on the monthly average balance shall be final and conclusive.
2. Promotion is from 1 August to 31 October 2024, or for such other time as determined by HLF (**“Promotion Period”**).

3. Lucky Draw (“Lucky Draw”)

3.1 Eligible for the Lucky Draw

Individuals who meet any of the following criteria will be eligible for the Lucky Draw:

- a) Successfully open a Premium SAVER account and deposit money into it during the Promotion Period. Each Premium SAVER Account, whether held individually or jointly, entitles the accountholder(s) to one (1) chance only.
- b) Savings Accountholder who successfully registers for HLF Digital for his/ her Savings Account with a credit balance during Promotion Period is entitled to one (1) chance only.

Each Accountholder is referred to as an “Eligible Accountholder” and collectively “Eligible Accountholders”.

- 3.2 One (1) Winner will be randomly selected during the Lucky Draw to win the Prize set out below (**“Prize”**).

Prize	Winner
One pair of Economy Class return air tickets to Seoul on Singapore Airlines and one pair of Seoul Caribbean Bay One Day Passes	One

HLF is not responsible for insurance, VISA fees, or other associated fees.

3.3 The Lucky Draw will be conducted on 18 December 2024 (the “Draw Date”), between 3 PM and 4 PM (Singapore time), at 80 Robinson Road, #12-01, Singapore 068898. It will be conducted over a live broadcast. The access link will be published on the Hong Leong Finance website one week before the draw date.

3.4 The Winner will be notified within 7 days after the Draw Date via a redemption notification in writing. The redemption details will be updated to the Winner within 30 days following the Draw Date.

4. Top-up Reward

4.1 A Savings Account holder who successfully maintains an additional Average Daily Balance of at least S\$2,000 in his/her/their Savings Account for November and December 2024 compared to the Average Daily Balance of July 2024 will automatically be enrolled into the Top up Reward (“Eligible Depositors”).

4.2 For a new Savings Account holder who opens his/her/their accounts in August, September, or October 2024, the July 2024 Average Daily Balance will be assumed as S\$0 since the Savings Account has not been opened in July 2024 yet.

4.3 The first 150 Eligible Depositors will be determined based on the time of their deposit:

a. Account holders will be ranked in chronological order based on when they deposited a one-time lump sum of S\$2,000 or more into their Savings Account.

b. The first 150 account holders from the ranked list above who also meet the additional Average Daily Balance of \$2,000 requirement for November and December 2024 will be considered the first 150 Eligible Depositors.

Example:

A New Accountholder who opens a Premium SAVER account in August 2024.

Month	Average Daily Balance	Remarks
July 2024	S\$0	Reference month's balance is assumed as S\$0 since the account has not been opened yet.
November 2024	S\$2,500	Additional S\$2,500 (S\$2,500 against S\$0). This meets the minimum S\$2,000 requirement for November 2024
December 2024	S\$3,500	Additional S\$3,500 (S\$3,500 against S\$0). This meets the minimum S\$2,000 requirement for December 2024.

An Existing Accountholder

Month	Average Daily Balance	Remarks
July 2024	S\$1,500	Reference month
November 2024	S\$3,500	Additional S\$2,000 (S\$3,500 against S\$1,500). This meets the minimum S\$2,000 requirement for November 2024
December 2024	S\$5,000	Additional S\$3,500 (S\$5,000 against S\$1,500). This meets the minimum S\$2,000 requirement for December 2024.

- 4.4 The first 150 Eligible Depositors shall have a choice to receive either a Wild & Wet Premium Membership 6 months Season Pass for one person or a pair of S.E.A. Aquarium One-Day Tickets ("Reward").
- 4.5 Each Eligible Depositor is eligible to receive only one (1) Reward, regardless of whether he/she deposits more than S\$2,000 into one Savings Account or puts at least S\$2,000 into multiple Savings Accounts.
- 4.6 The first 150 Eligible Depositors shall receive Reward redemption notification in writing by 28 February 2025. They must redeem the Rewards according to the details of the notification.

General

5. Prevailing Terms and Conditions governing Savings Account and HLF Digital shall apply.
6. For a deposit made via PayNow, the transaction must be completed by 25 October 2024.
7. An individual who has closed any Savings Account with HLF within the three months preceding the commencement of, as well as during the Promotion Period, will not be eligible for the Promotion.
8. An Accountholder may opt-out from the Promotion by completing and submitting a Withdraw Consent Form to HLF.
9. HLF staff are not eligible for the Promotion.
10. Individuals related to HLF including Directors of HLF, Directors' Guarantors of HLF, and any other person deemed closely associated with HLF as per applicable laws and regulations are not eligible for the Promotion.
11. If the Winner or any of the first 150 Eligible Depositors is subsequently found ineligible as the Winner or Eligible Depositor, HLF reserves the right to reclaim the Prize or Reward, or charge and debit the Savings Account for the full value of the Prize or Reward.
12. The Winner and the first 150 Eligible Depositors must hold their Savings Accounts 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).
13. Without limiting the generality of the foregoing, the following individuals shall not be eligible to participate in this Promotion:
 - a. individuals whose HLF Savings Account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - b. individuals whose HLF Savings Account(s) 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 discretion;
 - c. individuals 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 discretion, without any reason or prior notice at any time.

14. By participating in the Promotion, the Accountholder consents to HLF and necessary third parties collecting, using, and disclosing his/her information (including personal data) for purposes relating to the Promotion, including:
 - i. announcing the Winner and the first 150 Eligible Depositors,
 - ii. contacting Winners and the first 150 Eligible Depositors (in writing or phone call) regarding the redemption of the Prize or Reward,
 - iii. verifying the identity of Winners and the first 150 Eligible Depositors for the collection of the Prize and Reward,
 - iv. fulfilling the Prize and Reward
15. If any of the Winner and the first 150 Eligible Depositors fails to claim the Prize or Reward after the stipulated redemption period in the written notification, the Prize or Reward will be forfeited.
16. By participating in the Promotion, the Accountholder is deemed to have accepted and agreed to be bound by the Terms and Conditions governing the Promotion. If the Accountholder does not agree to these Terms and Conditions, the Accountholder should not participate.
17. HLF reserves the right at any time and from time to time to amend the Terms and Conditions governing the Promotion or suspend or terminate the 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.
18. HLF reserves the right to collect, use and disclose the Accountholder's name, other particulars, photographs, and videos for purposes relating to the Promotion and in accordance with applicable laws. The Accountholder consents to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.
19. HLF shall have the sole and absolute discretion to exclude any individual from the Promotion without any obligation to furnish notice and/or whatsoever reason.
20. HLF's decision on all matters relating to the promotion is final, conclusive, and binding. No appeal or correspondence shall be entertained or accepted by HLF.
21. HLF shall not be obliged to give any reason or enter any correspondence with any individual on any matter concerning the Promotion.
22. The Reward cannot be exchanged for any other form of compensation.
23. HLF may substitute the Prize or Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

24. 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.
25. The Prize and Reward is supplied by a third party and HLF is not an agent of the merchant and/or supplier of the Prize and Reward. Accordingly, HLF makes no warranty or representation as to the quality, value, merchantability, or fitness for the purpose of the Prize and Reward, and HLF assumes no liability or responsibility for the acts or omissions of the merchant and/or supplier of the Prize and Reward. Any dispute regarding the Prize and Reward is to be resolved directly with the merchant and/or supplier of the Prize and Reward. HLF shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize and Reward.
26. The Terms and Conditions are governed by the laws of Singapore, and Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

Deposit Insurance Scheme

An insured deposit under the Deposit Insurance Scheme. Insured up to S\$100,000 by Singapore Deposit Insurance Corporation.

Updated 8 August 2024.