



LINKS ON HLB CONNECT WELCOME REWARD PROMOTION

Last updated on 2 October 2026

PROMOTION PERIOD

The “**Links on HLB Connect Welcome Reward Promotion**” (“**Promotion**”) commences on 2 October 2026 and ends on 31 December 2027 (“**Promotion Period**”), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Promotion (“**T&Cs**”):

ELIGIBILITY

- (1) This Promotion is open to individuals who have a Participating Account (as defined under Clause 2 below) (“**Eligible Customers**”).
- (2) The “**Participating Account(s)**” for this Promotion are:

HL Bank	HLB/HLB Islamic
(a) iSavings Account (b) Current Account (c) Savings Account	• HLB Current Account/HLB Islamic Current Account-i; • HLB Savings Account/HLB Islamic Savings Account-i; and • Daily Investment Account

Exclusions:

- Multi Currency Foreign Enabled Account (MCF);
- Foreign Currency Account (FCA);
- 3-in-1 Junior Account/3-in-1 Junior Account-i and Junior Savings Account/Junior Savings Account-i; and
- Joint accounts.

- (3) To earn the Reward (defined below), Eligible Customer must:
 - i. be a new Links user who
 - a. Successfully opens their first HL Bank iSavings Account through Links on HLB Connect (“**First iSavings Account**”) and links the First iSavings Account to their HLB/HLB Islamic Participating Account (“**New Linked Accounts**”); or
 - b. Successfully links their existing HL Bank Participating Account to their HLB/HLB Islamic Participating Account through Links on HLB Connect (“**Linked Participating Accounts**”); or
 - c. Has existing Linked Participating Accounts but has not made a Links transfer;
 - ii. fulfills the Qualifying Links Transfer requirements as defined in Clause 5 below; and



- iii. have a minimum balance amount of Singapore Dollars One Thousand (S\$1,000) on 31 December 2026 in their linked First iSavings Account or linked HL Bank Participating Account.

PROMOTION MECHANICS

- (4) **"Qualifying Links Transfer"** refers to the first successful funds transfer made by an Eligible Customer via Links on HLB Connect that meets the following criteria:
 - i. It is the Eligible Customer's first funds transfer between the New Linked Accounts or Linked Participating Accounts;
 - ii. The transfer must be made via Links on HLB Connect during the Promotion Period;
 - iii. The transfer must be a single transfer of a minimum amount of **Singapore Dollars One Thousand Five Hundred (S\$1,500)** (Singapore dollar transfers) or **Ringgit Malaysia Four Thousand Five Hundred (RM4,500)** (Ringgit Malaysia transfers). Cumulative transfers do not qualify for this Promotion. For the avoidance of doubt, the qualification of the minimum transfer amount shall be determined based on the sending currency amount at the point of transaction initiation;
 - iv. The transfer must either be (a) a Singapore Dollar transfer from the linked First iSavings Account or HL Bank Linked Participating Account that is credited in Ringgit Malaysia into an HLB/HLB Islamic Linked Participating Account, or (b) a Ringgit Malaysia transfer from an HLB/HLB Islamic Linked Participating Account that is credited in Singapore Dollar into the linked First iSavings Account or HL Bank Linked Participating Account.
- (5) Upon an Eligible Customer successfully completing the Qualifying Links Transfer, the Eligible Customer will qualify for a reward of **Singapore Dollar Ten (S\$10) ("Reward")**, subject to the following:
 - i. An Eligible Customer can only earn the Reward once;
 - ii. Reward can only be earned when the Qualifying Links Transfer is completed;
 - iii. The HL Bank Linked Participating Account must have a minimum balance amount of **Singapore Dollars One Thousand (S\$1,000)** on 31 December 2026;
 - iv. Subsequent Links transfers by the Eligible Customer will not earn any Reward; and
 - v. Total number of Rewards awarded under this Promotion is capped at a maximum aggregate of **1,000 Eligible Customers ("Maximum Eligible Customers")** on a first come, first served basis. No further Reward will be awarded once the Maximum Eligible Customers has been reached. HL Bank has no obligation to inform customers when the Maximum Eligible Customers has been reached.
- (6) Customers who are not in good standing and/or who have breached any of the T&Cs, HL Bank's General Banking Standard Terms and Conditions Governing Accounts, terms and conditions applicable to the Participating Accounts and the Terms & Conditions for HLB Connect Internet Banking Services (collectively the **"Applicable Terms and Conditions"**) and/or any applicable Singapore and/or Malaysia laws including Malaysia's Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices (**"Applicable Laws"**) are **NOT** eligible to participate in this Promotion.



- (7) The following additional terms and conditions shall apply to the Reward:
- Where an Eligible Customer qualifies for a Reward, the Reward will be credited into the linked First iSavings Account or HL Bank Linked Participating Account. Where an Eligible Customer has more than one HL Bank Linked Participating Account, the Reward will be credited to the individual HL Bank Linked Participating Account with the highest account balance as at 15 January 2027. Rewards will be credited on 15 January 2027 ("**Fulfilment Date**").
 - The Eligible Customer will be notified by HL Bank by email upon successful crediting of the Reward.
 - In the event the Reward is not received on the Fulfilment Date, the Eligible Customer shall notify HL Bank within one (1) month from the Fulfilment Date, failing which the Eligible Customer shall be deemed to have received the Reward.
 - It is the obligation of the Eligible Customer to ensure that their Participating Accounts with HL Bank are active, and in good standing. The Reward shall be forfeited if the First iSavings Account or HL Bank Linked Participating Account to receive the Reward are dormant or not in good standing.

GENERAL

- (8) By participating in this Promotion, the Eligible Customers each:
- confirm they have read, understood, accepted and agree to be bound by the Applicable Terms and Conditions and the Applicable Laws;
 - agree that all records of the fulfilment of the eligibility and entitlement requirements for the Promotion captured by the Bank's system are accurate and final;
 - agree that HL Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Customers;
 - agree to access HL Bank website at www.hlbank.com.sg ("**Bank's Website**") at regular intervals to view the T&Cs and stay updated on any changes or variations to the T&Cs;
 - agree that the Rewards are non-transferable and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
 - agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to the Reward and/or their participation in the Promotion.
- (9) HL Bank reserves the right:
- to add, delete, suspend or vary any of the T&Cs of the Promotion at any time or to terminate the Promotion, in each case by way of posting such information on HL Bank's Website or in any other manner which HL Bank deems practical;
 - to recover, forfeit or claw back any Reward if the Reward was issued in breach of these T&Cs, if fraud is detected, or if there is non-compliance with any Applicable Terms and Conditions and/or Applicable Laws; and
- (10) This is a promotion by HL Bank. All inquiries, complaints, or disputes regarding this Promotion (including transaction validation, or Reward fulfilment) must be directed solely to



HL Bank via email (Call-Centre@hlbank.com.sg) or our hotline (+65 6028 9800). This is not a promotion by Hong Leong Bank Berhad (Malaysia) and it shall not be responsible for handling customer service disputes relating to this promotion.

- (11) In the event of any inconsistency or conflict between these T&Cs and the Applicable Terms and Conditions, these T&Cs shall prevail to the extent of such inconsistency.
- (12) In the event of any inconsistency or conflict between these T&Cs and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, these T&Cs shall prevail.
- (13) The Application Terms and Conditions shall apply.
- (14) Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Participating Accounts with HL Bank

Deposit Insurance Scheme ("DI Scheme") - Singapore dollar deposits of non-bank depositors with HL Bank are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Participating Accounts with HLB/HLB Islamic Participating Accounts or Deposits/-i Accounts

Member of PIDM. HLB/HLB Islamic Participating Accounts or Deposits/-i Accounts are protected by PIDM up to RM250,000 for each depositor (refer to [Products Eligible for PIDM Protection](#)). For the avoidance of doubt, bank accounts with HL Bank are not protected by PIDM. Your insured deposit(s) account will no longer be protected by PIDM if transferred to non-PIDM covered institutions or accounts.