

HL ASSURANCE Cashback Campaign (13 October 2025 – 30 June 2026) Terms and Conditions

Organiser

- The Organiser for HL ASSURANCE Cashback Campaign (13 October 2025 – 30 June 2026) is HL Assurance (Pte) Ltd of 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057.

Terms and Conditions

- The terms and conditions (“Terms and Conditions”) herein shall apply to the “HL ASSURANCE Cashback Campaign (13 October 2025 – 30 June 2026)” (“Cashback Campaign”).
- By registering or taking part in the Cashback Campaign, you agree to be bound by these Cashback Terms and Conditions and the decisions of the Organiser concerning and in connection with this Cashback Campaign.
- The Participants are deemed to have agreed that the Organiser may contact you via voice call or email for the purposes of this Cashback Campaign.
- Participants consent that their personal data may be used by HL Assurance, and its affiliates, and may be disclosed by Organiser to its affiliates to send them marketing and promotional information and materials by post and/or emails.
- A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.
- All information is correct at the time of publishing.

Giveaway Duration and Qualifying Period

- The Cashback Campaign Period is from **13 October 2025 to 30 June 2026** (both dates inclusive).
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- The Organiser reserves the right to change the Cashback Campaign Period.

Eligibility and Participation

- In order to be eligible to participate in the Cashback Campaign, a Participant must complete all of the following:
 - Participants must have purchased an Eligible Product from the Organiser during the Cashback Campaign.
 - New purchase of the Eligible Product can only be done directly from the following website only:
 - <https://www.hlbank.com.sg/en/personal-banking/insurance.html>
 - Participants must be Singapore Citizen or Singapore Permanent Resident or holder of valid Employment Pass, work permit, dependent pass, student pass, or long-term visit pass issued by the authorities in Singapore who are at least 18 years old.
 - Participants must have an active Affiliate Partner Account with HL Bank Singapore at the time of the cashback processing.
 - By participating in this cashback promotion, participant explicitly consents to the organizer sharing their personal information, including name and mobile number, with the relevant affiliate partner for the sole purpose of facilitating the cashback crediting process.
- The following categories shall not be eligible to participate in the Cashback Campaign:
 - All permanent and/or contract employees (“Employees”) of HL Assurance and their immediate family members (i.e. spouses, children, parents, brothers, and sisters) (“Immediate Family Members”).

New purchase of the Eligible Product from partners, brokers and intermediaries. The Organiser has the absolute discretion to determine the eligibility of Participants. Such determination shall be final and the Organiser is not obliged to give any reason for its determination.

Table 1: Participating Eligible Product and Plan Types

Product	Plan Type			
Travel Protect360 (Annual Plans)	Basic	Silver	Gold	Platinum
Home Protect360 (Annual)	NA	Silver	Gold	Platinum
Product	Plan Type			
Maid Protect360 PRO (26 Months)	Basic	Enhanced	Premier	Exclusive

Cashback

- Participants shall always be subjected to the Terms and Conditions to be eligible to participate in the Cashback Campaign.
- The Organiser reserves the right to, at any time in its sole and absolute discretion, replace and/or substitute the Cashback with any item of similar value.
- Each new purchase of the eligible products entitles the participant to a Cashback value of S\$50.
- Each participant may only make 1 new purchase per eligible product.
- Renewals of eligible products are not entitled to the Cashback.
- Cashback can only be credited to the participant’s corresponding HL Bank Singapore iSavings Account (Affiliate Partner Account)
- If the participant does not have a HL Bank Singapore iSavings Account, the participant must open one in order to receive the Cashback.
- Full Name and Mobile Number (“Participant’s Details”) of the iSavings Account with HL Bank Singapore must match Participant’s Details used to purchase eligible products.
- Failure to have a HL Bank Singapore iSavings Account will result in the forfeiture of any eligible Cashback.
- Failure to have matching Participant’s Details for use to purchase eligible products and HL Bank Singapore iSavings Account will result in the forfeiture of any eligible Cashback.
- The Organiser reserves the right to forfeit any cashback arising from eligible purchases, if the plans purchased have been cancelled or lapsed before cashback is paid out.
- The Organiser reserves the right, at any time in its sole and absolute discretion, to substitute, withdraw, add to or alter the Cashback Campaign offered without notice to the Participants.
- The Organiser’s decision at all stages of this Cashback Campaign on participants is final and no correspondence will be entertained. No enquiries, appeals, verbal or written, shall be entertained. The Participants shall accept and abide by any and all decisions made by the Organisers concerning, without limitation, these Ts&Cs, the rules, procedures and regulations of this Cashback Campaign.

- If, for any reason this Cashback Campaign is not capable of running as planned, including without limitation, infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Organiser which corrupt or affect the administration security, fairness, integrity or proper conduct of this Cashback Campaign, the Organiser reserves the right in its sole discretion to disqualify any individual who tampers with the process, and/or to cancel, terminate, modify or suspend the Cashback Campaign. The Organiser assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to, or alteration in relation to the Cashback Campaign.
- The Organiser is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of any email to be received by the Organiser on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to Participant's or any other person's computer related to or resulting from participation or downloading any materials in this Cashback Campaign.
- **LIABILITY, INDEMNITY AND RELEASE:** In consideration for the Organiser accepting the Participant's participation in the Cashback Campaign, to the fullest extent permitted by law, the Participant releases and forever discharges the Organiser from all claims that Participants may have or may have had but for this release arising from or in connection with any Participant's participation in this Cashback Campaign. Participants indemnifies and holds harmless the Organiser to the extent permitted by law in respect of any claim by any person, arising as a result of or in connection with Participant's participation in the Cashback Campaign. For the purposes of this clause, claim(s) means and includes any action, suit, proceeding, claim, demand, damage, penalty, cost or expense however arising.

This Cashback Campaign is subject to the laws of Singapore, the Personal Data Protection Act 2012 (PDPA), HL Assurance's Privacy Policy located at: <https://www.hlas.com.sg/policyonpersonaldata/> The Organiser collects personal information (PI) in order to conduct the Cashback Campaign, and may be used for this purpose, disclose PI to third parties, including but not limited to agents, contractors and service providers and to any government authorities and agencies. This Cashback Campaign is conditional on Participants providing his/her PI. Please read HL Assurance's Privacy Policy carefully to understand how HL Assurance may use Participant's PI and rights of Participants.

- Any costs incurred by a Participant associated with entering the Cashback Campaign, including accessing the HL Bank Singapore's website, telephone enquiries in relation to the Contest are the sole responsibility of Participants.
- Headings and subheadings are inserted for convenience only and shall not be used to interpret the text of these Terms and Conditions in any way averse to an interpretation in favour of the Organiser.
- These Terms and Conditions constitute the entire agreement of the parties relating to the participation and conduct of the Giveaway.
- HL Assurance full disclaimers, terms and conditions apply to individual products. © 2025 HL Assurance are registered service mark of Hong Leong Group. HL Assurance Private Limited Co. Reg. No. 201229558W and HL Bank Singapore Private Limited Co. Reg No. S56FC1182L

- The list of eligible insurance products herein is underwritten by HL Assurance Pte. Ltd. Co. Reg. No. 201229558W. These policies are protected under the Policy Owner's Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg). This is not a contract of insurance. Accordingly, the information should be read and construed in the light of, and subject to, all terms and conditions contained in the Policy. Full details are stated in the Policy.

FAQ

1. Am I eligible to participate in the Cashback Campaign when purchasing eligible products from other websites?

Ans: No. Only eligible products purchased from <https://www.hbank.com.sg/en/personal/banking/insurance.html> may participate in the Cashback Campaign.

2. Can I request for the Cashback to be credited to another Bank's Current/Savings account?

Ans: Unfortunately, the Cashback arising from the purchase of eligible product(s) from the website stated above can only be credited to a HL Bank Singapore iSavings account. In addition, please ensure your particulars used to purchase the eligible product(s) matches that which belongs to your existing or new, HL Bank Singapore iSavings account.

3. When will I be able to receive my Cashback?

Ans: As shared in the T&Cs, the cashback will be credited to your HL Bank iSavings account within 90 days from date of purchase of eligible product(s)

4. I bought both a Home Protect(360) Annual plan (Silver) and a Maid Protect360 Pro plan. How much Cashback will I be entitled to?

Ans: The purchase of each plan type entitles you to \$50 cashback. Therefore, given you have purchased both a Home and Maid plan, you will be eligible for \$100 cashback.

5. I have purchased a Travel Protect360 (Annual Plans) but cancelled it after 2 months as my travel plans have moved. Can I still receive the stated Cashback?

Ans: All eligible plans purchased must still be active on the day the Cashback is provided. If you have cancelled the plan prior, you will no longer be eligible for the Cashback.