HL ASSURANCE Single Trip Travel Cashback Campaign (27 July 2026 – 30 September 2026)

Terms and Conditions

The terms and conditions (“Terms and Conditions”) herein shall apply to the HL ASSURANCE Single Trip Travel Cashback Campaign (“Cashback Campaign”) held from 27 July 2026 to 30 September 2026 (both dates inclusive) (“Cashback Campaign Period”).

1. This Single Trip Travel Cashback Campaign is underwritten by HL Assurance and is exclusively for HL Bank customers with Eligible Accounts (defined below) who purchase insurance coverage for themselves as the insured person with an Eligible Product (defined below) during the period of the Cashback Campaign.

2. By registering to take part in this Cashback Campaign as participant (“Participant”), you agree:

    a) to be bound by these Terms and Conditions and the decisions of HL Bank and/or HL Assurance relating to and in connection with this Cashback Campaign.

    b) that HL Bank and/or HL Assurance may contact you via voice call or email for the purposes of this Cashback Campaign.

    c) that your personal data may be used by HL Bank and/or HL Assurance and its affiliates, and may be disclosed by HL Bank and/or HL Assurance to its affiliates to send you marketing and promotional information and materials by post and/or emails. A Participant can choose to withdraw his/her consent by emailing service@hlas.com.sg.

3. 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.

4. All information is correct at the time of publishing.

Cashback Campaign Period

5. The Cashback Campaign Period is from 27 July 2026 to 30 September 2026 (both dates inclusive).
6. HL Assurance and/or HL Bank reserves the right to change the Cashback Campaign Period.

Eligibility and Participation

7. To be eligible to participate in this Cashback Campaign, a Participant must fulfil all of the following conditions:
    a) Participants must purchase an Eligible Product (defined below) from HL Assurance that satisfies all the criteria set out in clause 9 during the Cashback Campaign Period directly from the following website: https://www.hlbank.com.sg/en/personal-banking/insurance/lifestyle/travel-insurance.html
    b) Participants must be Singapore Citizens or Singapore Permanent Residents or holders of a valid Employment Pass, work permit, dependent pass, student pass, or long-term visit pass issued by the authorities in Singapore, and who are at least 18 years old.
    c) Participants must have an active Eligible Account (defined below) with HL Bank on or before the end of the Cashback Campaign Period.
    d) By participating in this Cashback Campaign, the Participant explicitly consents to HL Bank and/or HL Assurance sharing their personal information, including name and mobile number, for the sole purpose of facilitating the cashback crediting process.

8. The following categories shall not be eligible to participate in this Cashback Campaign:
    a) All permanent and/or contract employees of HL Assurance and their immediate family members (i.e. spouses, children, parents, brothers, and sisters).
    b) purchase(s) of Eligible Product(s) other than from the website stated in clause 7(a) above.

    HL Assurance has the absolute discretion to determine the eligibility of Participants. Such determination shall be final and HL Assurance is not obliged to give any reason for its determination.

9. ”Eligible Product” means any of the following HL Assurance insurance products purchased during the Cashback Campaign Period that meets the stipulated Minimum Spend Requirement:
    a) Travel Protect360 (Single Trip) for Individuals
    b) Travel Protect360 (Single Trip) for Family

Table 1: Participating Eligible Products, Minimum Spend Requirement and Cashback

Product	Minimum Spend Requirement	Cashback (“cashback”)
Travel Protect360 (Single Trip) for Individual	S$70 and above	S$20
Travel Protect360 (Single Trip) for Family		

Cashback

10. This Cashback Campaign is limited to the first 500 successful Participants who purchase Eligible Products during the Cashback Campaign Period.

11. Participants must comply with these Terms and Conditions at all times to remain eligible for the Cashback Campaign.

12. HL Assurance reserves the right, at any time in its sole and absolute discretion, to replace and/or substitute the cashback with any item of similar value.

13. Each purchase of Eligible Product during the Cashback Campaign Period that meets the Minimum Spend Requirement of S$70 entitles the participant to a cashback value of S$20.

14. Participants may make multiple purchases of Eligible Products during the Cashback Campaign Period, but total Cashback will be capped at S$100 per Participant.

15. Cashback shall be credited on or before 5th December 2026, 2 months after the end of the Cashback Campaign. Cashback can only be credited to the Participant's corresponding iSavings Account with HL Bank ("Eligible Account"). Failure to hold an Eligible Account with HL Bank to receive the cashback will result in the forfeiture of the cashback.

16. If the Participant does not have an Eligible Account with HL Bank, the Participant **must** open one before the Cashback Campaign Period ends in order to receive the cashback. Failure to do so will result in the forfeiture of the cashback.

17. The Participant's full name and mobile number ("Participant's Details") registered with HL Bank for the iSavings Account **must match** the Participant's Details used to purchase Eligible Products. Failure to have matching Participant's Details across both records will result in the forfeiture of the cashback.

18. HL Assurance reserves the right to forfeit any cashback arising from purchases of Eligible Products, if the purchased products have been cancelled or lapsed before cashback is paid out.

19. HL Assurance reserves the right, at any time in its sole and absolute discretion, to substitute, withdraw, add to or alter these Terms and Conditions without notice to the Participants.

20. HL Assurance'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 HL Assurance relating to, without limitation, these Terms and Conditions, the rules, procedures and regulations of this Cashback Campaign.

21. 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 HL Assurance which corrupt or affect the administration security, fairness, integrity or proper conduct of this Cashback Campaign, HL Assurance reserves the right in its sole discretion to cancel, terminate, modify or suspend the Cashback Campaign, and/or to disqualify any individual who tampers with the process. HL Assurance 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.

22. HL Assurance 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 whether on account of technical problems or traffic congestion on the Internet or at any website or otherwise, 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.

23. LIABILITY, INDEMNITY AND RELEASE: In consideration for HL Assurance accepting the Participant's participation in the Cashback Campaign, to the fullest extent permitted by law, the Participant releases and forever discharges HL Assurance 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. Each Participant indemnifies and holds harmless HL Assurance 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.

    The Participant agrees that each of HL Bank and HL Assurance may respectively collect, use, disclose and/or process the Eligible Account Holder's personal data in accordance with its own personal data policy which can be found at:

    a. HL Assurance's Policy on Personal Data, available at https://www.hlas.com.sg/policyonpersonaldata/ ; and
    b. HL Bank's Privacy Policy, available at https://www.hlbank.com.sg/en/personalbanking/helpsupport/privacy.html

24. By participating in the Cashback Campaign, you consent to receiving information about promotion and product updates from HL Assurance and its related companies (collectively, "Hong Leong Group"). In addition, you confirmed to have read and understood the HL Assurance Personal Data Policy (https://www.hlas.com.sg/policyonpersonaldata) and consents to the collection, use, disclosure and/or processing of your personal data by HL Assurance.

25. Any costs that may be incurred by a Participant in participating in this Cashback Campaign, including accessing the HL Bank Singapore's website, telephone enquiries in relation to the Cashback Campaign and otherwise are the sole responsibility of the Participant.

26. Headings and subheadings are inserted for convenience only and shall not affect the meaning, construction, or interpretation of any provision hereof.

27. These Terms and Conditions constitute the entire agreement of the parties relating to the participation and conduct of this Cashback Campaign.

28. This policy is 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).

FAQ

1. Am I eligible to participate in the Cashback Campaign for Eligible Products from other websites or from other parties (such as partners, brokers or intermediaries, etc.)?

   No. Only Eligible Products purchased from https://www.hlbank.com.sg/en/personalbanking/insurance.html can be used to participate in this Cashback Campaign.

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

   No, the cashback for this Cashback Campaign can only be credited into an iSavings Account with HL Bank. You will also need to ensure that your particulars used to purchase the Eligible Product(s) on the website (https://www.hlbank.com.sg/en/personalbanking/insurance.html) matches that registered with HL Bank for your existing or new iSavings account.

3. When will I be able to receive my cashback if I do not have an iSavings account?

   You will not receive any cashback if you do not have a iSavings accounts. All cashbacks will be credited only into your corresponding iSavings account with HL Bank on or before 5th December 2026, 2 months after the Cashback Campaign ends.

4. I have purchased a Single Travel Plan but closed my iSavings account, can I still receive the cashback?

   You must maintain an active HL Bank iSavings account to receive the cashback, otherwise it will be forfeited.

5. I have purchased a Single Travel Plan but my iSavings account is dormant, can I still receive the cashback?

   You must maintain an active HL Bank iSavings account to receive the Cashback, otherwise it will be forfeited. Please activate your dormant account before 30 September 2026.