

TERMS AND CONDITIONS FOR HL BANK MEMBER-GET-MEMBER HELLO KITTY CASA PROMOTION CAMPAIGN

1. The Member-Get-Member Campaign ("**Campaign**") is available from 11 November 2025 to 28 February 2026 (**both dates inclusive**) ("**Campaign Period**").
2. This Campaign is available to all existing customers of HL Bank ("**Eligible Referrer**") who successfully refers a new HL Bank customer ("**Eligible Referee**") to open a new iSavings Account and participate in the ISAVINGS WITH HELLO KITTY PROMOTION ("**CASA Campaign**") with HL Bank ("**Bank**"). The Eligible Referee must not have any existing banking relationship with the Bank during or before the Campaign Period and/or must not have any accounts previously closed by the Bank in the last twelve (12) months prior to the commencement of the Campaign Period.
3. To qualify for the Campaign, the new-to-HL Bank referee (the "**Referred Individual**") needs to be at least 16 years old and fulfills the following criteria during the Campaign Period:
 - (i) Open an iSavings Account;
 - (ii) Participate in the CASA Campaign by performing an inward FAST transfer of S\$18,000 or S\$88,000 in one transaction ("**Earmark Amount**") into his/her iSavings Account during the Campaign Period with the corresponding comment **HK18 or HK88**; and maintain the Earmark Amount in such iSavings Account which will be earmarked for 304 days ("**Earmark Period**") from the date the Earmark Amount was deposited into his/her iSavings Account; and
 - (iii) Must not be a staff of HL Bank.
4. To qualify for the Campaign, each Eligible Referrer who refers a Referred Individual must fulfill the following criteria:
 - (i) Register and submit the HL Bank MGM referral form at www.hlbank.com.sg/mgmhk18;
 - (ii) Inform and obtain consent from the Referred Individual to disclose details required by the Bank under this Campaign;
 - (iii) Inform the Referred Individual that a reward will be accorded to the Eligible Referrer under this Campaign;
 - (iv) not be an employee of HL Bank;
 - (v) not refer himself/ herself as a Referred Individual and cannot be part of the referred relationship; and
 - (vi) hold an existing Singapore Dollar (SGD) iSavings Account as at the date of fulfilment of the Reward under Clause 5 below.

Reward

5. A referral will be considered as a "successful referral" when the Referred Individual successfully opens an iSavings Account; funds S\$18,000 and/or S\$88,000 during the Campaign Period and participates in the CASA Campaign.

Criterion	Reward for each Successful Referral
The Referred Individual must sign up and fulfil the Terms and Conditions under the iSavings with Hello Kitty CASA Promotion (as set out in clause 3)	S\$10 will be credited into the iSavings Account of the Eligible Referrer by 28 February 2026

6. There is no limit to the number of Referred Individuals each Eligible Referrer can refer under this Campaign.
7. If more than one Eligible Referrer successfully refers the same Referred Individual to HL Bank within the Campaign Period, only the first Eligible Referrer that submitted the name of the Referred Individual via the online referral form, will be entitled to the Reward. The Bank's records shall be deemed final and conclusive for the purposes of determining such priority.
8. The ("**Reward**") shall be awarded to the Eligible Referrer in the form of a one-off account credit into his/ her iSavings account. The Bank reserves the right in its sole and absolute discretion to replace or substitute all or part of the account credit awarded pursuant to a Reward with shopping voucher(s) of equivalent or similar value in its sole and absolute discretion at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).
9. The Reward awarded under this campaign is non-transferable and non-exchangeable for other items and is non-assignable. No request for any exchange will be entertained by HL Bank.
10. Each Reward in the form of a one-off account credit shall be directly credited by the Bank into the Eligible Referrer's iSavings account with the Bank as determined by the Bank in its sole and absolute discretion by 28 February 2026, and subject always to such account with the Bank being valid and in good standing (as determined by the Bank in its sole and absolute discretion).
11. For the purpose of the Campaign terms and conditions, "valid and in good standing" means, in relation to the relevant account:
 - (i) Account must not be suspended, cancelled, terminated or closed for any reason;
 - (ii) Account is not delinquent or unsatisfactorily conducted for any reason.

General Terms and Conditions

12. By participating in the Campaign, customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein.
13. HL Bank's decision on all matters relating to the Campaign shall be final and binding on all customers. HL Bank may at its sole discretion at any time and without prior notice substitute or replace the Reward with any other reward of equal or higher value.
14. This Campaign is not valid in conjunction with other promotions carried out by HL Bank unless otherwise specified.
15. HL Bank shall have the sole and absolute discretion to exclude any person from participating in the Campaign without any obligation to furnish any notice and/or reason. HL Bank's decision on all matters relating to the Campaign (including but not

limited to the awarding of the Reward) shall be final and binding on all customers.

16. HL Bank shall not be liable for any loss, injury, liabilities, expenses or damages howsoever incurred or sustained by a customer and/or any other person by reason of, arising from or in connection with this Campaign.
17. HL Bank will not accept any liability in relation to the Reward offered under the Campaign.
18. HL Bank reserves the right at its absolute discretion to change, revise, vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate the Campaign at any time without any prior notice or liability to any person.
19. HL Bank's General Banking Standard Terms and Conditions Governing Accounts, Additional Terms and Conditions Governing iSavings Account and Terms & Conditions for HLB Connect Internet Banking Services shall apply.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors 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.

The above information is correct as at 11 November 2025.