



TERMS AND CONDITIONS FOR ISAVINGS REWARD ASIATOP MUSIC FESTIVAL PROMOTION

1. The iSavings Reward AsiaTop Music Festival Promotion (“**Promotion**”) is available from 9 May 2026 to 18 May 2026 (**both dates inclusive**) (“**Promotion Period**”).
2. This Promotion is open to all new and existing customers of HL Bank (“**Eligible Customer**”) who hold an HL Bank iSavings Account (“**Eligible Account**”).
3. For avoidance of doubt, this Promotion is open to individual customers only. In the case of a joint account, only the primary account holder is eligible to participate in this Promotion. Secondary account holders are not eligible to participate in this Promotion.
4. To qualify for this Promotion for the chance to receive **a pair of AsiaTop Music Festival passes (“Gift”)**, the Eligible Customer must perform an inward transfer of Fresh Funds satisfying all Eligibility Criterion below in one single transaction into the Eligible Account during the Promotion Period with a comment corresponding to your preferred Gift, and hold, maintain and earmark the full amount of such inward transfer (“Earmark Amount”) in such iSavings Account for 6 months (182 days) (“Earmark Period”) from the date the Earmark Amount was deposited into his/her iSavings Account (additional terms and conditions below).

Eligibility Criterion	Gift Rewards
(i) Inward FAST transfer of at least S\$5,000 into your HL Bank iSavings Account with the comment PALLIS1 OR (ii) Inward Links transfer from your linked account via Links on HLB Connect of at least S\$5,000 into your HL Bank iSavings Account with the comment PALLIS1	Day 1 Standard Passes for two persons worth RM698
(i) Inward FAST transfer of at least S\$5,000 into your HL Bank iSavings Account with the comment PALLIS2 OR (ii) Inward Links transfer from your linked account via Links on HLB Connect of at least S\$5,000 into your HL Bank iSavings Account with the comment PALLIS2	Day 2 Standard Passes for two persons worth RM698
(i) Inward FAST transfer of at least S\$8,282 into your HL Bank iSavings Account with the comment PALLIR1 OR (ii) Inward Links transfer from your linked account via Links on HLB Connect of at least S\$8,282 into your	Day 1 Rockzone Passes for two persons worth RM1,098

HL Bank iSavings Account with the comment PALLIR1	
(i) Inward FAST transfer of at least S\$8,282 into your HL Bank iSavings Account with the comment PALLIR2 OR (ii) Inward Links transfer from your linked account via Links on HLB Connect of at least S\$8,282 into your HL Bank iSavings Account with the comment PALLIR2	Day 2 Rockzone Passes for two persons worth RM1,098

5. Eligible Customers may also deposit and earmark the Earmark Amount at the HL Bank branch during the Promotion Period to qualify for this promotion.
6. The Earmark Amount must constitute fresh funds ("**Fresh Funds**"). "Fresh Funds" means:
 - (i) funds received via inward FAST transfers from other banks which are deposited into your iSavings account; or
 - (ii) Cash or local cheque or banker's cheque issued by other banks or new funds received via telegraphic transfer from other banks deposited into your iSavings account at the HL Bank branch; or
 - (iii) fund transfers from linked accounts via Links on HLB Connect into your HL Bank iSavings Account.
7. The following shall **NOT** be considered as Fresh Funds:
 - (i) maturing Fixed Deposit or premature withdrawal of any existing Fixed Deposit account with HL Bank; and
 - (ii) funds from any existing HL Bank iSavings/ Current/ Savings account withdrawn within 30 days before, or withdrawn during, the Promotion Period and re-deposited into the iSavings Account as the Earmark Amount.
8. The Gift is allocated to the first 88 eligible customers on a first-come, first-served basis.. Once this quota is reached, no further Gifts will be available. The Bank is under no obligation to inform customers that the Gifts have been fully allocated.

In the event that the Gift for your preferred date has been fully allocated, the Bank reserves the right to award a Gift for an alternative date within the same category or zone.

Total Units	Gift
22	2 Standard Passes (e-tickets) to AsiaTop Music Festival worth RM698 on 30 May 2026
22	2 Standard Passes (e-tickets) to AsiaTop Music Festival worth RM698 on 31 May 2026
22	2 Rockzone Passes (e-tickets) to AsiaTop Music Festival worth RM1,098 on 30 May 2026
22	2 Rockzone Passes (e-tickets) to AsiaTop Music Festival worth RM1,098 on 31 May 2026

9. Each Eligible Customer is entitled to receive only one (1) Gift under this Promotion.

Reimbursing HL Bank on Early Withdrawal of Earmark Amount

10. In the event the Earmark Amount is withdrawn from the Eligible Account (whether in part or in full) for any reason during the Earmark Period after the Gift has been allocated, the Eligible Customer shall reimburse HL Bank for the full price of the Gift, namely:
- S\$225.00 (SGD equivalent for two (2) Standard Passes totalling RM698.00); or
 - S\$355.00 (SGD equivalent for two (2) Rock zone Passes totalling RM1,098.00).

The Eligible Customer hereby irrevocably authorizes HL Bank to deduct the reimbursement amount directly from the Eligible Account (including from any earmarked amount), or any other account held by the Eligible Customer with the Bank (whether solely or jointly).

11. The reimbursement amount is calculated based on HL Bank's prevailing internal exchange rate which shall be final, conclusive and binding on the Eligible Customer. For the avoidance of doubt, the Eligible Customer agrees that the Bank is under no obligation to use the prevailing exchange rate or the exchange rate applicable on the date of the transaction or any other date.

Gift Allocation

12. HL Bank reserves the right to determine, in its sole and absolute discretion, whether all criteria for Gift eligibility have been fully satisfied.
13. HL Bank shall send the allocated Gift exclusively to the registered email address of the successful Eligible Customers as maintained in HL Bank's records. HL Bank shall not dispatch the Gift to any alternative email address or to re-send the Gift in the event the registered email address is invalid, inactive, or incorrect.
14. In the event you do not receive the Gift as the Gifts have been fully allocated, the Bank will be obliged to release your earmark without penalty no later than 15 June 2026.
15. The Gift is non-transferable and non-exchangeable for cash or credit or other items. No request for any exchange will be entertained by HL Bank.
16. The Gift is valid only for the specified dates, times, and zone as stated on them.
17. If the Gift is lost, defaced or stolen, the Gift will not be reissued or replaced, and neither HL Bank, the Organiser nor the Designated Platform will bear any responsibility for such lost, defaced or stolen Ticket.
18. The Gift is non-refundable, non-exchangeable and not redeemable for cash. The resale of the Gift is strictly prohibited.
19. The Music Festival is presented by Hong Leong Bank Berhad (a licensed bank in Malaysia), organised by JOOX and QQ Music ("**Organiser**") and the e-tickets are issued by Excitix and Maiseat ("**Designated Platform**").
20. HL Bank's obligation is strictly limited to the provision of the Gift. All services and information regarding the Music Festival are provided by the third party organiser (presented by Hong Leong Bank Berhad (a licensed bank in Malaysia), organised by JOOX and QQ Music and issuance of e-tickets by Excitix and Maiseat) who is solely responsible for all obligations and liabilities related to the Music Festival.

For the avoidance of doubt,

- (a) HL Bank assumes no responsibility for any costs, fees and/or expenses incurred in connection

with the Gift including but not limited to costs related to utilisation or attendance (or non attendance) of AsiaTop Music Festival ("Music Festival"). All such expenses, including but not limited to transportation, accommodation, meals, personal costs and/or any other costs remain the sole and exclusive responsibility of the Eligible Customers.

- (b) HL Bank assumes no liability for any injury, loss, damage, charge, or expense suffered or incurred by any person in connection with their participation in or attendance at the Music Festival.
- (c) The Music Festival is managed entirely by the third party organiser, who reserves the right to reschedule, cancel or postpone the event. HL Bank shall not be liable for any changes to the event schedule or for the cancellation of the Music Festival. In the event of such changes, the Eligible Customer should contact the organiser directly. HL Bank bears no responsibility should the event be rescheduled, cancelled or postponed.

21. Please note that:

- (a) All Passes that are the subject matter of the complimentary Gift are provided on an "As Is Where Is" basis and subject to the specific terms and conditions of the event organizer, venue, ticketing agent, Organisers and Designated Platform. The Bank is not the organiser and shall not have any liability in connection with the event. The Bank disclaims all liability whatsoever in relation thereto. The items (such as props, accessories, equipment, etc.) featured in all printed materials, pictorial materials and/or the Bank's website at <https://www.hlbank.com.sg> for this Promotion are for decorative purposes only and shall not form part of the Gift.

General Terms and Conditions

- 22. By participating in the Promotion, customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein.
- 23. HL Bank's decision on all matters relating to the Promotion 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 Gift with any other gift of equal or higher value.
- 24. This Promotion is not valid in conjunction with other promotions carried out by HL Bank unless otherwise specified.
- 25. HL Bank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason. HL Bank's decision on all matters relating to the Promotion (including but not limited to the awarding of the Gift) shall be final and binding on all customers.
- 26. 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 Promotion.
- 27. HL Bank will not accept any liability in relation to the Gift offered under the Promotion.
- 28. 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 this Promotion at any time without any prior notice or liability to any person.
- 29. 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 9 May 2026.