

SGD Fixed Deposit CASA Bundle Promotion Terms and Conditions

1. The SGD Fixed Deposit CASA bundle Promotion (“**Promotion**”) is available from 18 May 2026 and shall end on a date determined by HL Bank at its absolute discretion (“**Promotion Period**”).
2. This Promotion is applicable to all new and existing customers of HL Bank (“**Eligible Customer**”) who hold new or existing **Savings Account** and **SGD Fixed Deposit Accounts** (“**Eligible Accounts**”) with HL Bank (“**Bank**”).
3. To qualify for the promotional fixed deposit interest rate (**Promotional Fixed Deposit Interest Rate**) as set out in Clause 4, Eligible Customers must meet the following criteria during the Promotion Period:
 - a. Perform an inward FAST transfer of the required amount in a single transaction (“**Placement Amount**”) into a Savings Account during the Promotion Period with the comment **FDSA** (“**Keyword**”); and
 - b. Maintain the Placement Amount in Eligible Accounts for 12 months (“**Earmark Period**”), where every \$1,000 maintained and earmarked in the Savings Account for the Earmark Period entitles the Eligible Customer to receive the Fixed Deposit Promotional Interest Rate on [a minimum of] \$10,000 held as a fixed deposit (“**Fixed Deposit**”).
4. The Promotional Fixed Deposit Interest Rate is subject to the placement and maintenance of fresh funds in the Eligible Customer’s Savings Account for the Earmark Period.

Fixed Deposit Tenure	Promotional Fixed Deposit Interest Rate (p.a.)* (Minimum S\$10,000 per placement)	Savings Account interest earned (p.a.) (S\$1,000 for every S\$10,000 of Fixed Deposit placed to be earmarked for the same period as the Fixed Deposit)
12-month	1.55%	0.10%

*Not applicable to Earmark Amount in the Savings Account.

5. The Placement Amount must constitute “**Fresh Funds**” which refers to:
 - i. Funds received via inward FAST transfers from other banks which are deposited into Savings 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 the Savings account at the HL Bank branch.
6. 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 Funds from any existing HL Bank Savings/ Current/ iSavings account withdrawn within 30 days before, or withdrawn during, the Promotion Period and re-deposited into the Savings Account as the Placement Amount.

7. The Promotional Interest Rate on the Fixed Deposit is computed daily based on a 365-day year (or a 366-day year in the case of a leap year) and will be payable only on maturity of the Fixed Deposit. No interest shall be payable if the Fixed Deposit is withdrawn (whether partially or fully) prior to the maturity date. For the avoidance of doubt, in the event of premature withdrawal (whether partial or full) prior to the maturity date, all accrued interest on the Fixed Deposit shall be forfeited and no interest shall be payable to the Eligible Customer. The interest rate throughout the deposit period will be the Promotional Interest Rate starting on the first day of the deposit. Interest is calculated up to but excluding the maturity date. Interest on the Fixed Deposit shall accrue daily on the balance of Fixed Deposit account of the Eligible Customer. The basis of calculation is at the Bank's sole and absolute discretion.
8. A partial withdrawal of the Fixed Deposit is not allowed.
9. For the avoidance of doubt, any withdrawal of the Earmark Amount in the Savings Account during the Earmark Period shall result in the termination of the Fixed Deposit.
10. Upon the expiry of the Earmark Period, the principal amount of the Fixed Deposit, together with all accrued interest, shall be credited to the Eligible Customer's Savings Account.

General

11. HL Bank's decision on all matters relating to the Promotion shall be final and binding on the Eligible Customer, the accountholder and all customers.
12. This Promotion cannot be used in conjunction with any other HL Bank promotions unless otherwise specified.
13. HL Bank reserves the right, at its sole and absolute discretion, to exclude any person from participating in this Promotion without notice and/or without any reason whatsoever.
14. HL Bank reserves the right, at its sole and absolute discretion, to vary, delete or add to these terms and conditions from time to time or to suspend or terminate this Promotion at any time without any reason whatsoever and without notice or liability to any person. For avoidance of doubt, the Promotional Interest Rates and tenure(s) set out in clause 4 above are determined by HL Bank in its sole discretion, and such rate(s) and tenure(s) are applicable for a limited time period and are subject to change by HL Bank at its absolute discretion without notice.
15. HL Bank's General Banking Standard Terms and Conditions Governing Accounts shall apply.
16. By participating in the Promotion, the Eligible Customer agrees to and accepts these terms and conditions.

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 18 May 2026.