SGD FIXED DEPOSIT SAVINGS BUNDLE PROMOTION TERMS AND CONDITIONS

1. The SGD Fixed Deposit Savings bundle Promotion ("**Promotion**") is available from 14 August 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(s) and SGD Fixed Deposit Account(s) (collectively, "**Eligible Accounts**") with HL Bank ("**Bank**").

3. To qualify for the Promotional Fixed Deposit Interest Rate set out in the table below, Eligible Customers must meet the following criteria during the Promotion Period:

   (i) Perform an inward FAST transfer of at least $11,000 in Fresh Funds in a single transaction ("**Placement Amount**") into the Eligible Customer's Savings Account during the Promotion Period and key in the relevant Keyword from the table below into the comment field for that transfer; and

   (ii) Maintain the Placement Amount in Eligible Accounts for the Earmarked Period set out in the table below, where 10% of the Placement Amount (rounded down to the nearest $1,000, and subject to a minimum of $1,000) shall be maintained and earmarked in the Eligible Customer's Savings Account ("**Earmarked Amount**"), with the remaining held as fixed deposit in the Eligible Customer's SGD Fixed Deposit Account ("**Fixed Deposit**" or **"FD").** For the avoidance of doubt, Earmarked Amounts maintained in connection with this Promotion are separate from any other amounts subject to earmarking requirements under any other HL Bank promotions.

Earmarked Period	**Promotional Fixed Deposit Interest Rate (p.a.)** **(Minimum S$10,000 per Fixed Deposit Placement)**	**Savings Account interest Rate(p.a.)**	**Overall Effective Interest Rate (EIR) (p.a.)**	**Keyword**
12-month	1.78%	0.10%	1.63%	FDSA
18-month	1.82%		1.66%	FDSA18

Illustrative Example:

Illustrative Example	**FD placement**	**Savings Earmark** (round down to nearest 1,000)	**Total FAST Transfer in 1 transaction**	**Earmark period in Savings**
Scenario 1: 12-mth FD	S$50,000	S$5,000	S$55,000 (Comments: FDSA)	12 months or 365 days
Scenario 2: 18-mth FD	S$10,000	S$1,000	S$11,000 (Comments: FDSA18)	18 months or 547 days

4. 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.

5. 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 Eligible Accounts as the Placement Amount.

6. 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.

7. A partial withdrawal of the Fixed Deposit is not allowed.

8. For the avoidance of doubt, any withdrawal of the Earmarked Amount from the Savings Account during the Earmarked Period shall result in the termination of the Fixed Deposit.

9. Upon the expiry of the Earmarked Period, the principal amount of the Fixed Deposit, together with all accrued interest, shall be credited to the Eligible Customer's Savings Account.

General

10. HL Bank's decision on all matters relating to the Promotion shall be final and binding on the Eligible Customer and all customers.

11. This Promotion cannot be used in conjunction with any other HL Bank promotions unless otherwise specified.

12. 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.

13. 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 Earmarked Periods set out in clause 3 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.

14. HL Bank's General Banking Standard Terms and Conditions Governing Accounts shall apply.

15. 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 14 August 2026.