

TERMS AND CONDITIONS FOR SAVINGS ACCOUNT WITH HELLO KITTY PROMOTION

1. The Savings account with Hello Kitty Promotion (“**Promotion**”) is available from 26 March 2026 to 31 May 2026 (**both dates inclusive**) (“**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 (“**Eligible Account**”) with HL Bank (“**Bank**”).
3. The Promotion is applicable to individual customer only. For joint account holders, only the primary account holder is eligible to participate in this Promotion. The secondary accountholder is not eligible to participate.
4. To qualify for the Promotion and to receive **either the Limited Edition Hello Kitty Travel Game Set or the Limited Edition Hello Kitty Family Full-sized Set or both (“Gift”)**, the Eligible Customer must perform an inward FAST transfer with the required amount in one transaction (“**Earmark Amount**”) into his/her Savings Account during the Promotion Period with the corresponding comment stated in the table below and maintain the Earmark Amount in such Savings Account which will be earmarked for 275 days commencing from the date the Earmark Amount was deposited into his/her Savings Account (“**Earmark Period**”) as set out in the table below:

Eligibility Criterion	Gift Rewards
With inward FAST transfer of S\$15,000 with the comment HKT	Limited Edition Hello Kitty Travel Game Set Worth S\$200
With inward FAST transfer of S\$40,000 with the comment HK40	Limited Edition Hello Kitty Family Full-sized Game Set Worth S\$600

Additional Gift – HL Assurance e-voucher

In addition to the reward stated above, eligible customers who successfully qualify for the Promotion will also receive **one (1) S\$50 HL Assurance e-voucher**.

The e-Voucher may be used towards the purchase of any of the following eligible products underwritten by **HL Assurance**.

Table 1: Participating Eligible Product and Plan Types

Product	Plan Type			
Travel Protect360 (Annual Plans)	Basic	Silver	Gold	Platinum
Home Protect360 (Annual)	NA	Silver	Gold	Platinum
Product	Plan Type			
Maid Protect360 PRO (26 Months)	Basic	Enhanced	Premier	Exclusive

5. Eligible Customers may also deposit and earmark the Earmark Amount at the HL Bank branch during the Promotion Period.
6. The Earmark 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.
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 Savings/ Current/ iSavings account withdrawn within 30 days before, or withdrawn during, the Promotion Period and re-deposited into the Savings Account as the Earmark Amount.
8. The Gift is available on a first-come, first-served basis, while stocks last and subject to the first 1,000 customers only. Notwithstanding any provision to the contrary herein, no more Gift will be awarded once the maximum gift quantity is reached. The Bank does not have any obligation to inform the Eligible Customers in the event the maximum gift quantity is reached. Further details of the Gift are set out below:

Total Unit	Gift	Specification
600	Limited Edition Hello Kitty Travel Game Set (Worth S\$200)	Dimensions of Travel box: 25cm (Height) by 31cm (Length) by 6cm (Width) Dimensions of Tiles: 26mm by 20mm by 15mm Material: Melamine Weight of approximately: 2.5kg.
400	Limited Edition Hello Kitty Family Full-sized Game Set (Worth S\$600)	Dimensions of box: cm 43(Height) by 34cm (Length) by 8cm (Width) Dimensions of Tiles: 37mm by 28mm by 21mm Material: Acrylic Weight of approximately: 8.75kg.

9. Each Eligible Customer is only entitled to receive one (1) Limited Edition Hello Kitty Travel Game set and/or one (1) Limited Edition Hello Kitty Family Full-sized Game Set Gift under this Promotion subject to the Eligibility Criterion being satisfied for each type of Gift.
10. In the event the Eligible Customer wishes to withdraw the Earmark Amount (whether in part or full) during the Earmark Period for any reason whatsoever and the Gift has been redeemed by the Eligible Customer, the Eligible Customer shall pay HL Bank the Penalty Fee of S\$200 for the Limited Edition Hello Kitty Travel Game Set or S\$600 for the Limited Edition Hello Kitty Family Full-sized Game Set. In this regard, the Eligible Customer agrees that HL Bank shall be entitled and hereby authorizes HL Bank to deduct the Penalty Fee from the Earmark Amount, before the balance of the Earmark Amount may be withdrawn by the Eligible Customer.
11. Eligible Customers will be notified by HL Bank via the email address and/ or mobile number registered with the Bank on details related to the redemption of the Gift within twelve (12) weeks from the end of the Promotion Period subject to the Bank's determination in its absolute discretion that the criteria under the Promotion has been met.
12. Eligible Customers must redeem the Gift from the HL Bank Branch by the stipulated date indicated in the redemption email. No further extension on the redemption date will be entertained. In the event the Eligible Customer does not redeem the Gift by the stipulated date, such failure to redeem shall be deemed a rejection by the Eligible Customer and the Bank reserves the right to deal with the Gift in its sole discretion.
13. The Bank is not obliged to replace any Gift where the email address provided by the Eligible

Customer is invalid or incorrect.

14. 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.
15. The HL Assurance e-Voucher is non-exchangeable and not redeemable for cash and must be redeemed within the validity period stated in the e-Voucher. It may only be used once per eligible policy purchase and cannot be combined with other vouchers unless otherwise stated by HL Assurance.
16. HL Assurance reserves the right to amend the terms and conditions relating to the e-Voucher, including eligible plans and redemption mechanics, at its sole discretion

General Terms and Conditions

17. By participating in the Promotion, customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein.
18. 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.
19. This Promotion is not valid in conjunction with other promotions carried out by HL Bank unless otherwise specified.
20. 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.
21. 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.
22. HL Bank will not accept any liability in relation to the Gift offered under the Promotion.
23. 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.
24. HL Bank's General Banking Standard Terms and Conditions Governing Accounts, Additional Terms and Conditions Governing Savings 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.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' 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).

The above information is correct as at 24 March 2026.