TERMS AND CONDITIONS FOR iSAVINGS FRESH FUNDS TOP UP PROMOTION

1. The iSavings Fresh Funds Top Up Promotion ("Promotion") is available from 31 July 2026 to 31 October 2026, subject to GIFT (defined below) stock availability ("Promotion Period").

2. This Promotion is applicable to all new and existing customers of HL Bank ("Eligible Customer") who hold new or existing iSavings Account ("Eligible Account") with HL Bank ("Bank").

3. The Promotion is applicable to individual customers 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 a S$10 GrabGift voucher ("GIFT"), the Eligible Customer must meet the following criteria during the Promotion Period:

   (i) Perform an inward FAST transfer of at least S$10,000 in one transaction ("Earmarked Amount") into his/her iSavings Account during the Promotion Period with the comment **GRAB** in the transfer comments ('Keyword"); and

   (ii) Maintain the Earmarked Amount in such iSavings Account for 123 days ("Earmarked Period") from the date the Earmarked Amount was deposited into such iSavings Account.

5. The Earmarked Amount must constitute "Fresh Funds" are

   (i) Funds received via inward FAST transfers from other banks which are deposited into iSavings account

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   (ii) Funds from any existing HL Bank Savings/ Current/ iSavings account withdrawn within 30 days before, or withdrawn during, the Promotion Period and re-deposited into the Savings Account as the Earmarked Amount.

7. The GIFT is available on a first-come, first-served basis, while stocks last and subject to a maximum of 500 GIFTS during the Promotion Period. 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.

8. There is no limit to the number of vouchers that each Eligible Customer may receive under this Promotion, provided the applicable eligibility criterion in these Terms and Conditions are satisfied, and subject to continued availability of the GIFT.

9. If an Eligible Customer makes a withdrawal from the Earmarked Amount during the Earmarked Period after a GIFT has been successfully issued, the Eligible Customer shall repay HL Bank S$10 for every S$10,000 (or part thereof) of the Earmarked Amount so withdrawn, strictly capped at the total value of the GIFT actually issued to that Eligible Customer. In this regard, the Eligible Customer agrees that HL Bank shall be entitled and hereby authorizes HL Bank to deduct such repayment amounts from the Customer's account(s) with HL Bank (including from the Penalty Fee from the Earmarked Amount, before the balance of the Earmarked Amount may be withdrawn by the Eligible Customer).

10. Eligible Customers will be notified by HL Bank via the Customer's email address registered with the Bank, on details relating to the GIFT's redemption 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 have been met.

11. Eligible Customers must redeem the GIFT by the redemption date stipulated in the email. No extension on the redemption date will be entertained. In the event the Eligible Customer does not redeem the GIFT by the stipulated redemption date, the GIFT shall be forfeited and deemed rejected by the Eligible Customer. The Bank reserves the right to deal with the forfeited GIFT in its sole discretion.

12. The Bank is not obliged to re-send, re-issue and/or replace any GIFT, including without limitation, where the email address provided by the Eligible Customer is invalid or incorrect or not accessible by the Eligible Customer.

13. The GIFT is non-transferable, non-exchangeable and non-exchangeable for cash or credit or other items. No request for any exchange will be entertained by HL Bank.

14. Redemption and usage of the GIFT is subject to the merchant terms and conditions. Please refer to the Merchant's terms and conditions at https://www.grab.com/sg/terms-policies/transport-delivery-logistics/.

General Terms and Conditions

15. By participating in the Promotion, Eligible Customers are deemed to have read, understood and agreed to be bound by the terms and conditions herein.

16. 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.

17. This Promotion is not valid in conjunction with other promotions carried out by HL Bank unless otherwise specified.

18. 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.

19. 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.

20. HL Bank will not accept any liability in relation to the GIFT offered under the Promotion.

21. 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.

22. 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.

The above information is correct as at 29 July 2026.