LINKS ON HLB CONNECT FRIEND REFERRAL PROMOTION
Last updated on 24 August 2026

PROMOTION PERIOD

The **"Links on HLB Connect Friend Referral Promotion"** ("**Promotion**") commences on 24 August 2026 and ends on 15 January 2027 ("**Promotion Period**"), both dates inclusive, unless notified otherwise.

TERMS & CONDITIONS
The following sets out the terms and conditions applicable to the Promotion ("**T&Cs**"):

ELIGIBILITY

1) This Promotion is open to individuals who have a Participating Account (as defined under Clause 2 below) ("**Eligible Customers**").

2) The "**Participating Account(s)**" for this Promotion are:

HL Bank	HLB/HLB Islamic
• iSavings Account • Current Account • Savings Account	• HLB Current Account/HLB Islamic Current Account-i; • HLB Savings Account/HLB Islamic Savings Account-i; and • Daily Investment Account

Exclusions:
a. Multi Currency Foreign Enabled Account (MCF), Foreign Currency Account (FCA), 3-in-1 Junior Account/3-in-1 Junior Account-i and Junior Savings Account/Junior Savings Account-i; and
b. Joint account.

3) "**Referrer**" refers to the Eligible Customer of HL Bank who invites family members and/or friends to successfully complete a Qualifying Links Transfer (as defined under Clause 9 below) using Links on HLB Connect. To qualify as a Referrer under the terms of this Promotion, the Eligible Customer must hold a Participating Account with HL Bank.

4) "**Referee**" refers to an Eligible Customer who opens his first HL Bank iSavings Account through Links on HLB Connect ("**First iSavings Account**"), and makes a first Qualifying Links Transfer using the Referrer's Referral Code. To qualify as a Referee under the terms of this Promotion, the Eligible Customer must **NOT** have an existing iSavings Account. For the avoidance of doubt, the Eligible Customer may have existing Savings Account(s) and/or Current Account(s).

HLB

PROMOTION MECHANICS

5) "**Qualifying Links Transfer**" refers to the first successful funds transfer made via Links on HLB Connect that meets the following criteria:
   (a) the Referee's newly opened First iSavings Account with HL Bank must be linked to the Referee's HLB/HLB Islamic Participating Accounts through Links on HLB Connect during the Promotion Period ("**Linked Accounts**");
   (b) it is the Referee's first funds transfer between the Linked Accounts, and must be made using Links on HLB Connect during the Promotion Period;
   (c) The transfer must be a single transfer for a minimum amount of **Singapore Dollars One Thousand Five Hundred (S$1,500)** (Singapore dollar transfers) or **Ringgit Malaysia Four Thousand Five Hundred (RM4,500)** (Ringgit Malaysia transfers). Cumulative transfers shall not qualify for this Promotion. For the avoidance of doubt, the qualification of the minimum transfer amount shall be determined based on the sending currency amount at the point of transaction initiation;
   (d) The transfer must either be (a) a Singapore Dollar transfer from the First iSavings Account that is credited in Ringgit Malaysia into an HLB/HLB Islamic Participating Account, or (b) a Ringgit Malaysia transfer from an HLB/HLB Islamic Participating Account that is credited in Singapore Dollar into the First iSavings Account.

6) Upon the successful opening of the First iSavings Account through Links on HLB Connect and the successful Qualifying Links Transfer to the Referee's Participating Account in accordance with the T&Cs on or before 15 January 2027, the Referrer and Referee will be entitled to the Reward ("**Successful Referral**").

7) A "**Reward**" of **Singapore Dollar Ten (S$10)** will be awarded for each Successful Referral to each of the Referrer and the Referee; such Reward to be credited into the recipient's respective Participating Account by the Fulfillment Date specified in Table 1 of Clause 11, depending on the date of the Qualifying Links Transfer. . The Rewards are non-transferable and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind.

8) Customers who are not in good standing and/or who have breached any of the T&Cs, HL Bank's General Banking Standard Terms and Conditions Governing Accounts, terms and conditions applicable to the Participating Accounts and the Terms & Conditions for HLB Connect Internet Banking Services (collectively the "**Applicable Terms and Conditions**") and/or any applicable Singapore and/or Malaysia laws including Malaysia's Financial Services Act 2013, Islamic Financial Services Act 2013 and the Foreign Exchange Policy Notices ("**Applicable Laws**") are **NOT** eligible to participate in this Promotion.

9) ALL of the conditions below must be satisfied to earn the Rewards:
   a) Referrer shall have been provided with a Referral Code;
   b) Referee must open their First iSavings Account with HL Bank through Links on HLB Connect within the Promotion Period, and must specify the Referrer's Referral Code in the Description section before making the Qualifying Links Transfer;

c) For the avoidance of doubt, the Referrer and the Referee cannot be the same person, and the Referrer cannot use their own Referral Code to participate in this Promotion;
d) A Referee can only earn the Reward once.
e) Rewards can only be earned on the first Qualifying Links Transfer into/from the First iSavings Account opened by the Referee with HL Bank. Subsequent Qualifying Links Transfers by the same Referee will not earn any Reward;
f) The Reward shall only be issued to the Referrer whose Referral Code is specified in the Description field for the first Qualifying Links Transfer; and
g) Referrer's Referral Code must be entered in full without any space and/or special characters. Incorrect or invalid Referral Code will be disqualified. No requests for correction, amendment or clarifications will be entertained.

10) Total Rewards awarded under this Promotion is capped at a maximum aggregate sum of **Singapore Dollar Twenty Thousand (S$20,000)** ("**Maximum Sum**") on a first come, first served basis. No further Rewards will be awarded when the Maximum Sum has been reached. HL Bank has no obligation to inform customers when the Maximum Sum has been reached.

11) The following additional terms and conditions shall apply to the **"Reward"**:
(a) There is no cap on the number of Rewards a Referrer can earn within the Promotion Period;
(b) A maximum of one (1) Reward can be earned for each Successful Referral;
(c) A maximum of one (1) Reward can be earned by the Referee;
(d) Where a Referrer and Referee qualify for a Reward ("**Qualifying Referrer**" and "**Qualifying Refer~~r~~ee**"), the Reward will be credited into their respective individual HL Bank Participating Account maintained with HL Bank that is active and in good standing. . Where a Qualifying Referrer or Qualifying Referee has more than one individual HL Bank Participating Account with HL Bank, the Reward will be credited to the individual Participating Account with the highest account balance as at the relevant Fulfilment Date specified in Table 1 below.

Table 1 Fulfillment Schedule

Successful Referral/Qualifying Links Transfer Period	Fulfillment Date
24 August - 31 August 2026	30 September 2026
1 September - 30 September 2026	30 November 2026
1 October - 31 October 2026	31 December 2026
1 November - 30 November 2026	31 January 2027
1 December - 31 December 2026	31 January 2027

1 January - 15 January 2027	31 January 2027

(e) The Qualifying Referrer and Qualifying Referee will each be notified by HL Bank by email upon successful crediting of the Reward.

(f) In the event the Reward is not received on the relevant Fulfilment Date, the Qualifying Referrer and/or the Qualifying Referee shall notify HL Bank within one (1) month of the Fulfilment Date, failing which the Qualifying Referrer and/or the Qualifying Referee shall be deemed to have received the Reward.

(g) It is the obligation of the Qualifying Referrer and Qualifying Referee to ensure that their Participating Accounts with HL Bank are active, and in good standing. The Reward shall be forfeited if the Participating Accounts to receive the Reward are dormant or not in good standing.

GENERAL

12) By participating in this Promotion, the Eligible Customers each:
    (a) confirm they have read, understood, accepted and agree to be bound by the Applicable Terms and Conditions and the Applicable Laws;
    (b) agree that all records of the fulfilment of the eligibility and entitlement requirements for the Promotion captured by the Bank's system are accurate and final;
    (c) agree that HL Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Customers;
    (d) agree to access HL Bank website at www.hlbank.com.sg ("**the Bank's Website**") at regular intervals to view the T&Cs and stay updated on any changes or variations to the T&Cs;
    (e) agree that the Rewards are non-transferable and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
    (f) agree to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to the Reward and/or their participation in the Promotion.

13) HL Bank reserves the right:
    (a) to add, delete, suspend or vary any of the T&Cs of the Promotion at any time or to terminate the Promotion, in each case by way of posting such information on HL Bank's Website or in any other manner which HL Bank deems practical;
    (b) to recover, forfeit or claw back any Reward if the Reward was issued in breach of these T&Cs, if fraud is detected, or if there is non-compliance with any Applicable Terms and Conditions and/or Applicable Laws; and
    (c) to disqualify any Eligible ~~c~~Customer, Qualifying Referrer, or Qualifying Referee, or to withhold any Reward in the event of any system error, technical glitch, connectivity failure, or disruption in the HLB Connect or HL Bank platforms that affects the tracking of Referral Codes or transaction validation during the Promotion Period.

14) This is a promotion by HL Bank. All inquiries, complaints, or disputes regarding this Promotion (including the tracking of Referral Codes, transaction validation, or Reward fulfillment) must be directed solely to HL Bank via email (Call-Centre@hlbank.com.sg) or our hotline (+65 6028 9800). This is not a promotion by Hong Leong Bank Berhad (Malaysia) and it shall not be responsible for handling customer service disputes relating to this promotion.

15) In the event of any inconsistency or conflict between these T&Cs, General Banking Standard Terms and Conditions Governing Accounts, the specific terms and conditions applicable to the Participating Accounts, and the Terms & Conditions for HLB Connect Internet Banking Services, these T&Cs shall prevail to the extent of such inconsistency.

16) In the event of any inconsistency or conflict between these T&Cs and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, these T&Cs shall prevail.

17) HL Bank's General Banking Standard Terms and Conditions Governing Accounts, terms and conditions applicable to the Participating Accounts and Terms & Conditions for HLB Connect Internet Banking Services shall apply.

18) Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Participating Accounts with HL Bank
Deposit Insurance Scheme ("**DI Scheme**") - Singapore dollar deposits of non-bank depositors with HL Bank 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.

Participating Accounts with HLB/HLB Islamic Participating Accounts or Deposits/-i Accounts
Member of PIDM. HLB/HLB Islamic Participating Accounts or Deposits/-i Accounts are protected by PIDM up to RM250,000 for each depositor (refer to Products Eligible for PIDM Protection). For the avoidance of doubt, bank accounts with HL Bank are not protected by PIDM. Your insured deposit(s) account will no longer be protected by PIDM if transferred to non-PIDM covered institutions or accounts.