TERMS AND CONDITIONS FOR SAVINGS ACCOUNT AND FIXED DEPOSIT HELLO KITTY PROMOTION

1. The Savings account and Fixed Deposit Hello Kitty Promotion **("Promotion")** commences on 22 September 2026 and ends on 6 October 2026, subject to Gift (as defined below) stock availability **("Promotion Period").**

2. This Promotion is open to all new and existing individual customers of HL Bank **("Eligible Customer")** who hold new or existing iSavings or Savings Account **("Eligible Accounts")** with HL Bank **("Bank"),** limited to one redemption per customer. For the avoidance of doubt, where the Eligible Account is a joint account, only the primary account holder is eligible to participate in this Promotion.

3. To qualify for the Promotion and to redeem **either the Limited Edition Hello Kitty Travel Game Set or the Limited Edition Hello Kitty Family Full-sized Set ("Gift")**, during the Promotion Period, the Eligible Customer must:

   (i) Make a Fixed Deposit placement of the corresponding Minimum Fixed Deposit Placement Amount for the tenures specified in the table below ;
   (ii) Perform an inward FAST transfer of at least **S$5,000** in Fresh Funds in a single transaction ("**Earmarked Amount**") into his/her Eligible Account with the comment "**FDHK"** in the transfer description; and
   (iii) Maintain the Earmarked Amount in the Eligible Account for 184 days commencing from the date the Earmarked Amount was deposited into the Eligible Account ("**Earmarked Period**").

   Collectively referred to as "Qualification Criteria".

Minimum Fixed Deposit Placement Amount	Tenure	Gift
Minimum Fixed Deposit placement of **S$100,000** ("Minimum Fixed De Placement Amount")	12-month, 18-month or 24 months	Limited Edition Hello Kitty Travel Game Set Worth S$200
Minimum Fixed Deposit placement of **S$250,000**	12-month, 18-month or 24 months	Limited Edition Hello Kitty Family Full-sized Game Set Worth S$600

4. The Earmarked Amount must constitute "**Fresh Funds"** which refers toFunds received via inward FAST transfers from other banks which are deposited into an Eligible Account

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(ii) Funds from any existing HL Bank Savings/ Current/ iSavings account withdrawn within 30 days before, or withdrawn during, the Promotion Period and re-deposited into the Eligible Account as the Earmarked Amount.

6. The Gift is available on a first-come, first-served basis, while stocks last and subject to 1,000 units only. The total number of available units of each type of Gift for this Promotion is as stated in the table below. Notwithstanding any provision to the contrary herein, no more of each type of Gift will be awarded once the Gift has been fully redeemed. The Bank does not have any obligation to inform the Eligible Customers in the event any type of Gift has been fully redeemed. 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.

7. Subject to the fulfillment of the Qualification Criteria, each Eligible Customer is only entitled to receive one (1) Limited Edition Hello Kitty Travel Game set or one (1) Limited Edition Hello Kitty Family Full-sized Game Set Gift under this Promotion.

8. In the event the Eligible Customer wishes to withdraw the Earmarked Amount (whether in part or full) from the Eligible Account or Fixed Deposit during the Earmarked Period for any reason whatsoever and the Gift has been redeemed by the Eligible Customer, the Eligible Customer shall pay HL Bank a 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 Earmarked Amount, before the balance of the Earmarked Amount may be withdrawn by the Eligible Customer.

9. Eligible Customers will be notified by HL Bank via the email address registered with the Bank on details relating 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 Qualification Criteria have been met. It is the Eligible Customer's responsibility to ensure that the email address registered with the Bank is correct and valid. The Bank is not obliged to verify the email address registered with the Bank, and

the Bank shall not incur any liability for an Eligible Customer's non-redemption of the Gift as a result of the email address registered with the Bank being invalid or incorrect.

10. The Gift must be redeemed from the HL Bank branch by the stipulated date ("**Redemption Date**") indicated in the redemption email. No extension of the Redemption Date will be entertained. In the event the Eligible Customer does not redeem the Gift by the Redemption Date, such failure to redeem shall be deemed a rejection of the Gift by the Eligible Customer and the Bank reserves the right to deal with the Gift in its sole discretion.

11. 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.

General Terms and Conditions

12. By participating in the Promotion, customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein.

13. 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.

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

15. 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.

16. 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.

17. HL Bank will not accept any liability in relation to the Gift offered under the Promotion.

18. 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 Promotion at any time without any prior notice or liability to any person.

19. 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 21 September 2026.