TERMS AND CONDITIONS FOR SGD FIXED DEPOSIT ACCOUNT PROMOTION

1. The HL Bank Singapore Dollar ("SGD") Fixed Deposit Account Promotion (**"Promotion"**) is available to all new and existing deposit accountholders of HL Bank (collectively, **"Accountholder"**).

2. The Promotion is valid from 21 August 2026 and shall end on a date determined by HL Bank at its absolute discretion (**"Promotion Period"**).

3. To be eligible for the Promotion, an Accountholder must place a minimum fixed deposit amount of SGD$10,000 (**"Minimum Deposit"**) via the HLB Connect online banking or mobile banking app during the Promotion Period (**"Eligible Fixed Deposit"**). Funds for the fixed deposit can either be from an existing iSavings/ Savings/ Current account with HL Bank or fresh funds that are transferred to HL Bank.

4. An Eligible Fixed Deposit will earn promotional fixed deposit interest rates (**"Promotional Interest Rates"**) set out in the table below, subject to the terms and conditions herein. The aforementioned rate shall supersede all other promotional rates that have been previously communicated by HL Bank.

Minimum Deposit Amount	**Promotional Interest Rate (p.a.)**		
	3 months	6 months	9 months
SGD$10,000 (placed via HLB Connect online banking or mobile banking app)	1.40%	1.60%	1.60%

5. PayNow services and online transfers directly to the fixed deposit account are currently not available.

6. The interest on the Eligible 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 Eligible Fixed Deposit. No interest shall be payable if the Accountholder withdraws the Eligible Fixed Deposit before the maturity date. 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 Eligible Fixed Deposit shall accrue daily on the balance of the Eligible Fixed Deposit account of the Customer. The basis of calculation is at the Bank's sole and absolute discretion.

7. No physical receipt or transaction advice shall be issued by HL Bank for any Eligible Fixed Deposit. An electronic receipt will be generated and displayed on HLB Connect online banking or mobile banking app once the Eligible Fixed Deposit placement is successful. This one-time electronic receipt and the Fixed Deposit Overview displayed on HLB Connect online banking or mobile banking app shall serve as the official records of the Eligible Fixed Deposit placement details.

8. A partial withdrawal of the Eligible Fixed Deposit is not allowed.

9. At the maturity date, the Eligible Fixed Deposit will be renewed for the same tenor, based on the prevailing board rates, features, and terms and conditions applicable at the time of renewal unless instructions have been received by HL Bank from the Accountholder prior to the maturity date.

General

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

11. This Promotion shall not be applicable in conjunction with other promotions by HL Bank unless otherwise specified.

12. HL Bank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to give any notice and/or reason whatsoever.

13. HL Bank reserves the right in its sole and absolute discretion to 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 prior notice or liability to any person. For avoidance of doubt, the Promotional Interest Rates and tenure(s) set out in Paragraph 4 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 Accountholder 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 20 August 2026.