

HL Bank Fixed Deposit Account Promotion Terms and Conditions

1. The HL Bank Fixed Deposit Account Promotion ("**Promotion**") is available to all new customers of HL Bank ("**New-to-Bank Customer**") and all existing deposit accountholders of HL Bank ("**Existing Customer**") (**New-to-Bank Customer and Existing Customer collectively, "Accountholder"**).
2. The Promotion is valid from 15 January 2026 to 31 January 2026 ("**Promotion Period**"). The aforementioned rate shall supercede all other promotional rates that have been previously communicated by HL Bank.
3. For avoidance of doubt, New-to-Bank Customer refers to customers who do not hold any HL Bank account(s) and have not closed any HL Bank account(s) within **each** of the last **12 calendar** months prior to any new account application date.
4. An Accountholder will be eligible for promotional fixed deposit interest rates ("**Promotional Interest Rates**") set out in the table below for fixed deposits placed during the Promotion Period ("**Fixed Deposit**") and subject to the terms and conditions below.
5. The Promotion is subject to a minimum Fixed Deposit amount of S\$10,000 for online banking or S\$100,000 through other channels as determined by HL Bank ("**Minimum Deposit**"). This Fixed Deposit amount can either be from an existing account with HL Bank or fresh funds that are transferred to HL Bank ("**Fresh Funds**"):

| Minimum Deposit Amount | Promotional Interest Rate (p.a.) | |
|---|----------------------------------|-----------|
| | 6 months | 12 months |
| S\$10,000 (online) S\$100,000 (others) | 1.60% | 1.30% |

6. Fresh Funds refers to cash (excluding withdrawals from existing HL Bank accounts), new funds received via telegraphic transfer and/or FAST from other banks to your HL Bank account, local cheque or banker's cheque issued by other banks.
7. PayNow services and online transfers directly to the fixed deposit account are currently not available.
8. The interest on the 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 Fixed Deposit. No interest shall be payable if the Accountholder withdraws the 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 Fixed Deposit shall accrue daily on the balance of Fixed Deposit account of the Customer. The basis of calculation is at the Bank's sole and absolute discretion.
9. A partial withdrawal of the Fixed Deposit is not allowed.
10. At the maturity date, the Fixed Deposit will be renewed for the same tenor, based on the prevailing board rates, features, and terms and conditions at the time of renewal unless instructions have been received by HL Bank from the Accountholder prior to the maturity date.

General

11. HL Bank's decision on all matters relating to the Promotion shall be final and binding on the Accountholder and all customers.
12. This Promotion shall not be applicable in conjunction with other promotions by HL Bank unless otherwise specified.
13. 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.
14. 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 5 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.
15. HL Bank's General Banking Standard Terms and Conditions Governing Accounts shall apply.
16. 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 15 January 2026.