

HL Bank USD and AUD Fixed Deposit Account Promotion Terms and Conditions

1. The HL Bank United States Dollar (“**USD**”) and Australian Dollar (“**AUD**”) 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 2 February 2026 to 30 April 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 in the applicable currency 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 USD 50,000 or AUD 50,000 (“**Minimum Deposit**”). This Fixed Deposit amount can either be from an existing foreign currency account with HL Bank or fresh funds that are transferred to HL Bank (“**Fresh Funds**”):

Minimum Deposit Amount	Promotional Interest Rate (p.a.)		
	3 months	6 months	12 months
USD 50,000	3.65%	3.70%	3.40%
AUD 50,000	3.50%	3.60%	3.70%

6. Fresh Funds refers to new funds received via telegraphic transfer from other banks to your HL Bank account, USD cheques and funds which are converted into the relevant currencies prior to such funds being placed into the Fixed Deposit.
7. All exchange rate transactions to convert any funds into the relevant currencies prior to such funds being deposited into the Fixed Deposit during the Promotion Period shall be effected at the Bank’s prevailing rate of exchange which shall be determined at the Bank’s sole and absolute discretion.
8. Foreign currency fixed deposits are subject to exchange rate fluctuations which may result in gains or losses at the time of their maturity if any conversion takes place.
9. The interest on the Fixed Deposit 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. For premature withdrawals, the Bank reserves the right to charge a handling fee, which will be deducted from the withdrawn amount.
10. A partial withdrawal of the Fixed Deposit is not allowed.
11. 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

12. HL Bank's decision on all matters relating to the Promotion shall be final and binding on the Accountholder and all customers.
13. This Promotion shall not be applicable in conjunction with other promotions by HL Bank unless otherwise specified.
14. 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.
15. 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.
16. HL Bank's General Banking Standard Terms and Conditions Governing Accounts shall apply.
17. 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 28 January 2026.