

**HL Bank SGD Fixed Deposit Promotion Terms and Conditions**

1. The HL Bank Singapore Dollar Fixed Deposit Promotion (“**Promotion**”) is available from now to 30 June 2021 (including both dates) (“**Promotion Period**”) to all new customers of HL Bank (“**New-to-Bank Customer**”) and all existing deposit accountholders (“**Existing Customer**”) (**New-to-Bank Customer and Existing Customer together “Accountholder”**) of HL Bank.
2. During the Promotion Period, an Accountholder will be eligible for the promotional rates (“**Promotional Rates**”) set out in the table below. This is subject to a minimum fixed deposit (“**Fixed Deposit**”) sum of S\$50,000. This Fixed Deposit amount can either be in an existing account with HL Bank and that is used as a Fixed Deposit or fresh funds that are transferred to HL Bank (“**Fresh funds**”) (“**Minimum Deposit**”):

| Deposit Amount | Promotional Interest Rate ( p.a. ) |          |           |
|----------------|------------------------------------|----------|-----------|
|                | 6 months                           | 9 months | 18 months |
| Min S\$50,000  | 0.55%                              | 0.58%    | 0.68%     |

Fresh Funds means cash (excluding withdrawals from existing HL Bank accounts), new funds received via telegraphic transfer and/or FAST from other banks, local cheque or banker’s cheque issued by other banks.

3. If the Accountholder withdraws the Fixed Deposit before the maturity date of the Fixed Deposit, then the prevailing board rates will apply from the date the Fixed Deposit was made up to the date that the Accountholder withdrew the Fixed Deposit.
4. A partial withdrawal of the Fixed Deposit is not allowed.
5. At the maturity date, the Fixed Deposit will be renewed for the same tenure, 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**

6. HL Bank's decision on all matters relating to the Promotion shall be final and binding on the Accountholder.
7. This Promotion may not be used in conjunction with other promotions by HL Bank unless otherwise specified.
8. 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. HL Bank's decision on all matters relating to the Promotion shall be final and binding on all customers and the Accountholder.
9. 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.

10. HL Bank's Standard Terms and Conditions governing Singapore Dollar Fixed Deposit Accounts shall apply.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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 23 April 2021**