

Complimentary Worldwide Travel Insurance Coverage

1. To qualify for Complimentary Travel Insurance (“**Travel Insurance**”) you must:
 - (a) during the period from 1 February 2020 to 30 April 2020 (both dates inclusive) (“**Promotion Period**”), apply to open an iSavings account through HL Bank’s online application platform – www.hlbank.com.sg and select the “MyInfo” or the “HL Bank Connect” verification mode; and
 - (b) be informed that the iSavings account is successfully opened during Promotion Period.

If you satisfy these requirements you will be an **Eligible Accountholder**.

2. An Eligible Accountholder who qualifies for Travel Insurance will receive a notification from HL Bank (“**Notification**”). The Notification will set out what the Eligible Accountholder needs to do to make the Travel Insurance effective and set out other terms and conditions that may apply to the Travel Insurance
3. In order to be receive the benefit of the Travel Insurance, the Eligible Accountholder must be aged at least 21 (twenty one) years old and must be below 66 (sixty six) years old at the start of the Travel Insurance.
4. The Travel Insurance is underwritten by HL Assurance Pte Ltd (“**HL Assurance**”). It is not an obligation of, deposit in, or guaranteed by HL Bank. The availability of the Travel Insurance is subject to the approval of HL Assurance and such other terms and conditions that may be imposed by HL Assurance. The full details of the terms, conditions and exclusions to the Travel Insurance is provided in the travel insurance policy and will be sent to you upon acceptance of your application by HL Assurance. HL Bank makes no representation as to the availability of the Travel Insurance.
5. An Eligible Accountholder is only entitled to receive the benefit of 1 (one) redemption for Travel Insurance throughout the Promotion Period and it is not transferable and cannot be exchanged for cash or any other items.
6. To redeem the Travel Insurance, an Eligible Accountholder will be required to visit the redemption website at www.hlas.com.sg/hlbank/travelkit to activate the coverage three (3) days before departure from Singapore.
7. This is not a contract of insurance. The information should be read and construed in the light of, and subject to, all terms and conditions contained in the travel insurance policy. Full details are stated in the travel insurance policy.
8. The travel insurance policy is protected under the Policy Owner's Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the travel insurance policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance Pte. Ltd. or visit the General



Insurance Association of Singapore ("GIA") or SDIC websites (www.gia.org.sg or www.sdic.org.sg)

9. HL Bank reserves the right to replace the Travel Insurance with an item(s) of equivalent value at its absolute discretion.