

### **Lucky Draw (Win a Trip to London and Monthly Prizes) Promotion**

1. The Lucky Draw (Win a Trip to London and Monthly Prizes) Promotion (“**Promotion**”) period shall take place from 1 February 2020 to 30 April 2020 (both dates inclusive) (“**Promotion Period**”). By taking part in this Promotion, you agree to these terms and conditions.

#### **Eligibility**

2. This Promotion has 2 (two) parts:
  - (a) win a trip to London (“**Grand Prize**”) that will be awarded by choosing a winner through lucky draw; and/or
  - (b) monthly prize (“**Monthly Prize**”) that will be awarded by choosing winners through a monthly lucky draw.
3. To qualify for and enter the draw (“**Lucky Draw**”) to win the Grand Prize and/or a Monthly Prize you must either:
  - (a)
    - (i) during the Promotion Period, apply to open an iSavings account through HL Bank’s online application platform – [www.hlbank.com.sg](http://www.hlbank.com.sg) and select the “MyInfo” or the “HL Bank Connect” verification mode; and
    - (ii) be informed that the iSavings account is successfully opened during Promotion Period; or
  - (b) before the start of Promotion Period, maintain an existing iSavings account with HL Bank (“**Existing Accountholder**”).

If you satisfy either of these requirements in clause 3(a) or 3(b), you will be an **Eligible Accountholder**.

#### **The Prizes**

4. There will be a total of 19 winners. This will consist of 1 Grand Prize winner and 18 winners of a Monthly Prize. The Grand Prize and the Monthly Prize will be referred to as a “**Prize**” and together the “**Prizes**.” A winner of a Prize will be referred to as a “**Winner**.”
5. The Grand Prize will consist of:
  - (a) Return economy class air tickets between Singapore and London for 2 (two) guests onboard Singapore Airlines; and
  - (b) Accommodation for 4 nights at the Hard Rock Hotel, London in a standard double or twin room.

Specific Grand Prize collection and other terms and conditions relating to the Grand Prize will be set out in a letter that HL Bank will send to the Grand Prize Winner.

6. 18 other Winners will receive a Monthly Prize. The Monthly Prizes are:

Monthly Prize	Item	Number of Prizes
Staycation	1 night stay for 2 guests in a luxury club room at the Sofitel Singapore City Centre at 9 Wallich Street, Singapore 078885	3
Weekend Brunch	Weekend Brunch for 2 guests at Racines, Sofitel Singapore City Centre at 9 Wallich Street, Singapore 078885.	15

### The Lucky Draw and Mechanics

7. An Eligible Accountholder shall receive an entry into the Lucky Draw if the required Average Daily Balance in their iSavings account is maintained as follows.

- Average Daily Balance (“**ADB**”)

The ADB is the total aggregate sum of each end-of-day balance in the iSavings account of all the days that the iSavings account is open, divided by the number of days in the Promotion Period that the iSavings account is maintained.

The ADB will be calculated at the end of the Promotion Period and will be used to determine the number of Lucky Draw entries that an Eligible Accountholder has received.

For each ADB of SGD1,000 maintained in the iSavings account throughout the Promotion Period, an Eligible Accountholder shall receive 1 (one) entry into the Lucky Draw. For example, if the Eligible Accountholder maintains an ADB of SGD2,000 in their iSavings account throughout the Promotion Period, they will receive 2 (two) entries into the Lucky Draw. If the Eligible Accountholder maintains an ADB of SGD6,000 in their iSavings account throughout the Promotion Period, they will receive 6 (six) entries into the Lucky Draw

The Calculation of the ADB is based on the following formula:

$$Y1 + Y2 + Y3 + \dots + YN$$

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N

of which :

$Y_N$  = end of day balance in the iSavings account for each respective day during the Promotion Period

$N$  = number of days from date of account opening until the end of the Promotion Period; and for the avoidance of doubt for an Existing Accountholder  $N = 90$  days

- Existing Accountholder – Bonus Entries

Each Existing Accountholder will receive an additional 2 (two) entries into the Lucky Draw if the Existing Accountholder has an end of day balance of at least SGD5,000 on 31 January 2020.

- The Eligible Accountholder must not close their iSavings account before the Lucky Draw takes place and before the Grand Prize is awarded to the winner. All entries awarded to an Eligible Accountholder, and any Prize that may have already been awarded to an Eligible Accountholder, will be withdrawn and cancelled if they close the iSavings account at any time before the Lucky Draw in relation to the Grand Prize is carried out and awarded to the winner.
- HL Bank reserves the right to review and adjust the number of entries given to any Eligible Accountholder without prior notice if the Eligible Accountholder is determined by HL Bank to not fulfil the eligibility criteria or any of the terms and conditions of the Lucky Draw.
- Any entry given to an Eligible Accountholder is not transferable and cannot be assigned or transferred.
- The Lucky Draw in relation to the Grand Prize will be conducted by HL Bank using an automated computerised system on Friday, 11 May 2020 at 1 Wallich Street #29-01 Guoco Tower Singapore 078881.
- The Lucky Draw in relation to the Monthly Prizes will be conducted by the Bank using an automated computerised system according to the following schedule:

Monthly Prize	Draw Date	Number of Prizes
Staycation	10 Mar 20 (Tuesday)	1
Weekend Brunch	10 Mar 20 (Tuesday)	5
Staycation	9 Apr 20 (Tuesday)	1
Weekend Brunch	9 Apr 20 (Tuesday)	5
Staycation	11 May 20 (Monday)	1
Weekend Brunch	11 May 20 (Monday)	5

- Each Winner of the Lucky Draw will be randomly selected and this will be verified by an external auditor that HL Bank selects. HL Bank will have the discretion to determine the manner that the Lucky Draw is carried out. HL Bank is under no obligation to explain the reasons about the way and manner that the Lucky Draw is undertaken or carried out. An Eligible Accountholder that wins a Monthly Prize is also eligible to win the Grand Prize. An Eligible Accountholder is not eligible to win more than 1 (one) Monthly Prize.

14. All Winners will be notified by ordinary post (sent to the last known mailing address of the Winner on HL Bank's record) within 30 (thirty) calendar days after the date that each Lucky Draw is carried out (or such other time that HL Bank may determine in its absolute and sole discretion). The Winners will also be notified of any other specific terms and conditions that may apply to the Grand Prize and be given instructions on redeeming and claiming the Grand Prize. No payment or compensation (whether cash, in kind or credit will be made for any uncollected, misplaced, lost, damaged, stolen, defaced or not receiving a Prize.
15. HL Bank reserves the right to select any number of reserve Winner(s) to replace the Winner of the Grand Prize ("**Reserve Winner**") in the event the Winner is considered, by HL Bank, not eligible to win the Grand Prize. HL Bank also reserves the right to determine whether or not any Winner is eligible and if HL Bank decides that any Winner is not eligible then that Winner shall not be entitled to, and forfeit, the Grand Prize. HL Bank reserves the right to carry out the Lucky Draw again.
16. Even though a Winner of the Lucky Draw has been notified that they have won the Grand Prize, HL Bank reserves the right carry out the Lucky Draw again if HL Bank determines that Winner is disqualified or if the Winner does not claim the Grand Prize and/or Monthly Prizes.
17. The account of a Winner of the Lucky Draw must not have less than SGD1,000 on the date the Lucky Draw is carried out or during any such other time or period that HL Bank may decide in its sole and absolute discretion.
18. If the Eligible Accountholder has only 1 (one) named account holder, he/she can nominate a person ("**Nominee**") that will travel with the Eligible Accountholder.
19. If the Eligible Accountholder has 2 (two) or more named accountholders, the accountholders must decide amongst themselves the 2 (two) people that will travel. If only 1 (one) Eligible Accountholder can travel, the Eligible Accountholder can nominate a Nominee to travel with Eligible Accountholder that will travel.
20. The winner(s) and Nominee(s) (if applicable) must not be :
  - (a) an employee of HL Bank or the spouse or immediate family member (which refers to parents, grandparents and children) of an employee of HL Bank;
  - (b) insane or deceased; or
  - (c) insolvent or have any legal proceedings of any nature instituted against them within the 12 months before the date of date of the Draw.

#### **General**

21. The Grand Prize is not-transferable and not-assignable and cannot be exchanged for cash or any other prize.
22. Any Winner who submits his/her photographs to HL Bank for the purposes of or related to the Lucky Draw gives a worldwide, irrevocable, perpetual, royalty-free licence to HL Bank to

feature any or all of the submitted photo(s) in any advertising, promotional and publicity activities.

23. The Prizes are subject to availability and HL Bank may, at its sole discretion at any time without any liability or obligation on HL Bank to explain the reasons, substitute or replace the Prizes with any other prize of similar or equivalent value. Any substitution or replacement shall be determined by HL Bank in its sole and absolute discretion. HL Bank makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms and conditions concerning the Prizes. HL Bank is not liable for any injury, loss or damage whatsoever, whether direct or indirect, arising from or in connection with the Prizes.
24. The Winner(s) and/or Nominee shall, if required by HL Bank, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Lucky Draw and/or the Prizes, at his/her own cost. The failure by the Winner(s) and/or Nominee to agree to or to participate in any of our activities as requested by HL Bank may result in his/her disqualification and the Prizes may then be awarded by HL Bank to the Reserve Winner(s).
25. By participating in this Promotion, an Eligible Accountholder is deemed to have granted HL Bank the right to:
  - (a) use, amend, modify, adapt, reproduce, publish any still or moving images of them that taken in relation to the Lucky Draw, for any promotional or marketing or commercial or any other purposes as HL Bank may in its absolute discretion deem fit without any payment or compensation; and
  - (b) use their details and likenesses for promotional or marketing purposes
26. HL Bank's decision on all matters relating to the Lucky Draw will be final, binding and conclusive. No queries, appeals or protests will be entertained. HL Bank shall not be obliged to enter into any correspondence on any matter with any party concerning the Lucky Draw.
27. HL Bank reserves the right to change, revoke, amend and/or vary the mechanics and/or the terms and conditions of the Lucky Draw and/or the terms and conditions relating to the Prize(s), or suspend or terminate the Lucky Draw in its absolute discretion at any time without liability and such changes shall be binding on participants with effect from the date HL Bank places notice of such changes on its website [www.hlbank.com.sg](http://www.hlbank.com.sg)
28. HL Bank shall not be liable in any way to any Eligible Accountholder or any other person for any loss or damage or expenses arising in connection to this Lucky Draw, howsoever arising, including without limitation, from any late or non-notification, any delay or error in computing chances, any technical, hardware or software breakdown, malfunction or defects, lost or unavailable network connections, any failed, delayed or incorrect transactions.
29. Under no circumstances shall HL Bank be liable for any loss and/or damage incurred by any party nor shall HL Bank be liable for any special damages to any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Lucky Draw and/or the Prize(s), even if HL Bank had been advised of the possibility of such

losses and/or damages in advance, and all such losses and/or damages have been expressly excluded.

30. HL Bank assumes no responsibility for incomplete, lost, late, damage, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of an Eligible Accountholder to participate in the Lucky Draw.
31. HL Bank is not the supplier of the Grand Prize or an agent of the supplier(s) of the Grand Prize. HL Bank does not make any representation or warranty about the quality, value, merchantability or fitness for purpose of the Grand Prize. HL Bank does not assume any liability or responsibility for any acts or omissions by the supplier of the Grand Prize or for any non-performance or defects in the Grand Prize. Any dispute about the quality, value, condition or performance of the Grand Prize is to be resolved between the winner(s) and/or Nominee(s) with the suppliers that supply the Grand Prize.
32. The Grand Prize is subject to any terms and conditions that may be imposed by the supplier(s) of the Grand Prize.
33. HL Bank shall not be responsible for, and the Winner(s) and/or Nominee(s) agree to release and hold HL Bank harmless for, any expense, loss (both foreseeable and not foreseeable), claim, damage, or similar arising from and in connection with (both directly and indirectly) this Promotion and/or the Grand Prize.
34. It is the responsibility of the Winner(s) and/or Nominee(s) to ensure that they have all necessary travel documents (including valid passports and visas) in order to enjoy the Grand Prize.
35. HL Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions that apply to the Promotion including terminating, withdrawing, extending or shortening the Promotion at any time at the sole and absolute discretion of HL Bank and without prior notice or reason.
36. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material these terms and conditions shall prevail.
37. These terms and conditions shall be governed by the laws of Singapore and you agree to submit to the exclusive jurisdiction of the Singapore courts in connection with a dispute.
38. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights) of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
39. All information is correct at the time of publication.