

## HL Bank iSavings Account Bonus Rate Promotion Terms and Conditions

1. This HL Bank iSavings Account Bonus Rate Promotion (“**Promotion**”) is available from 1 February to 30 April 2020 (inclusive of both dates) (“**Promotion Period**”). It is open to:
  - (a) all existing customers that have opened an HL Bank iSavings Account between 26 October 2019 and 31 January 2020 using the CASA Straight Through Process account opening through MyInfo or HL Bank Connect; and
  - (b) all new customers that open an HL Bank iSavings Account between 1 February 2020 and 30 April 2020 (both dates inclusive).

A customer that opens an HL Bank iSavings Account is called an “**Accountholder**.”

2. An Accountholder must deposit a minimum amount of S\$1,000 into their HL Bank iSavings Account within 30 (thirty) days of opening their HL Bank iSavings Account.
3. During the Promotion Period, an Accountholder will receive the prevailing interest rate (“**Prevailing Rate**”) plus a bonus rate (“**Bonus Rate**”) based on their deposit balance in their iSavings Account. The interest rate that an Accountholder will receive is shown in the table below.

Daily Balance	Prevailing Rate (p.a.)	Bonus Rate (p.a.)	Promotional Rate (p.a.)
First S\$20,000	0.50%	1.48%	1.98%
Next S\$30,000	1.10%	0.88%	1.98%
Next S\$150,000	1.45%	0.53%	1.98%
Next S\$800,000	1.48%	-	1.48%
Above S\$1,000,000	0.80%	-	0.80%

### General

4. HL Bank's decision on all matters relating to the Promotion shall be final and binding on all Customers.
5. This Promotion is not valid in conjunction with other promotions carried out by HL Bank unless otherwise specified.
6. HL Bank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason. HL Bank's decision on all matters relating to the Promotion (including but not limited to the awarding of the Bonus Rates) shall be final and binding on all customers.

7. HL Bank shall not be liable for any loss, injury, liabilities, expenses or damages howsoever incurred or sustained by a customer and/or any other person by reason of, arising from or in connection with this Promotion.
8. HL Bank reserves the right at its absolute discretion to change, revise 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 any prior notice or liability to any person.
9. HL Bank's General Banking Standard Terms and Conditions Governing Accounts, Additional Terms and Conditions Governing iSavings Account, Terms & Conditions For HL Bank Connect Internet Banking Services and HL Bank Electronic Signature Service Terms and Conditions 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 6 March 2020.**