KopiLah Plushie Promotion ("Promotion")

Terms & Conditions ("Terms")

Eligibility

- This Promotion is applicable to all HLF Digital mobile application ("**HLF Digital**") users including those who are employees of Hong Leong Finance ("**HLF**").
- Promotion period: 15 October 2026 to 31 December 2026.
- The first 150 HLF Digital users who redeem at least three (3) KopiLah deals via HLF Digital will be eligible to receive one (1) Dragon Collectible (each such user, an "**Eligible Participant**").
- Each Eligible Participant shall be entitled to only one (1) Dragon Collectible, regardless of any additional KopiLah deals redeemed.
- Each Eligible Participant will be notified by email.

"**Dragon Collectible**" means any one (1) of the three (3) available dragon collectible designs designated by HLF for this Promotion

Entitlement of Dragon Collectible

- Dragon Collectible will be issued at random and on a stocks last basis. It is not exchangeable or returnable.
- Dragon Collectible is not exchangeable for cash, credit, or any other item or benefit, whether in whole or in part. HLF may, at its sole and absolute discretion and without prior notice or liability to any person, substitute the Dragon Collectible with an item of equal or similar value.
- HLF may require an Eligible Participant to acknowledge receipt of the Dragon Collectible in such form and manner as HLF may prescribe. HLF reserves the right to withhold issuance of the Dragon Collectible until such acknowledgment has been duly provided.

General

- By participating in the Promotion, the Eligible Participant consents to HLF and all necessary third parties collecting, using, and disclosing his/her information, including personal data, for purposes relating to this Promotion, including:
    - contacting Eligible Participants regarding the redemption of the Dragon Collectible,
    - verifying the identity of the Eligible Participant;
    - fulfillment of the Dragon Collectible redemption.
- If an Eligible Participant fails to claim the Dragon Collectible for whatever reason within the redemption period as stipulated by HLF to the Eligible Participant, the Dragon Collectible will be forfeited without any compensation whatsoever.
- Notwithstanding anything in the Terms, the following persons shall not be eligible to participate in this Promotion: (i) anyone whom HLF, at its sole and absolute discretion, may decide to exclude from the Promotion, without any reason or prior notice; and/or (b) where HLF reasonably suspects that the Eligible Participant has failed to comply with these Terms.
- By participating in the Promotion, the Eligible Participant is deemed to have accepted and agreed to be bound by the Terms. If the Eligible Participant does not agree to these Terms, the Eligible Participant should not participate.
- HLF reserves the right at any time and from time to time to amend the Terms or suspend or terminate the Promotion for any reason without any prior notice or liability whatsoever. Any such changes shall be binding and shall take effect immediately upon such amendment.

- HLF reserves the right to collect, use and disclose the Eligible Participant's name, other particulars, photographs, and videos for purposes relating to the Promotion or any other purpose or in accordance with applicable laws. The Participant consents to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.
- HLF's decision on all matters relating to the KopiLah Deals redemption is final, conclusive, and binding. No appeal or correspondence shall be entertained or accepted by HLF.
- HLF will not be liable or responsible for any injury, loss, or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred because of or in connection with the redemption or usage of any benefit or participation in this Promotion.
- In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms shall prevail.
- The Terms are governed by the laws of Singapore, and the Eligible Participant shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore. A person who is not a party to these Terms shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these Terms.