HLF 65th Anniversary Year End Celebration Promotion ("Promotion")

HONG LEONG FINANCE LIMITED **("HLF")** – TERMS AND CONDITIONS GOVERNING THE **65th Anniversary Year End Celebration Promotion ("Terms")**

1. Definitions

Unless otherwise defined in the Terms, the following words and phrases shall have the meanings hereby assigned to them:

1.1 **"Participant"** means eligible new or existing customer of HLF who is an individual participating in this Promotion.
1.2 **"Promotion Period"** is from 25 November 2026 to 15 January 2027 (both dates inclusive), or while Promotional Gift stocks last, whichever is earlier or for such other time as determined by HLF.
1.3 **"FD"** means a HLF Fixed Deposit account.
1.4 **"HLF Digital"** means the HLF Digital mobile application.
1.5 **"Eligible Participant"** means any Participant who is entitled to receive a Promotional Gift under this Promotion.
1.6 **"Promotional Gift"** means any one (1) of the following four (4) gift items designated by HLF for this Promotion, which shall be issued at random and on a first-come, first-served basis while stocks last:
(a) Tiffin Carrier (Design 1);
(b) Tiffin Carrier (Design 2);
(c) Nanyang Flask (Design 1); or
(d) Nanyang Flask (Design 2).
1.7 "**FD Promotions**" refers to selected Fixed Deposit Promotions that offer a Promotional Gift.
1.8 "**KopiLah Deals**" refers to the discounts and offers at participating cafes and restaurants redeemable via HLF Digital App for HLF customers.
1.9 **"Dragon Collectible"** means the collectible gift item designated by HLF to be issued exclusively under the KopiLah Deals promotion.
1.10 **"Fresh Funds"** refers to new deposits originating from outside Hong Leong Finance, excluding funds from account renewals, deposit interests, internal transfers, or any existing deposit withdrawn and re-deposited during the promotion period.

2. Eligibility for Promotional Gift

<u>FD Placement in FD Promotions</u>

2.1 Participant who takes part in FD Promotions is subject to the Terms and Conditions of the FD Promotions. For the avoidance of doubt, only new FD placements made with fresh funds are eligible for this promotion. Account renewals do not qualify.
2.2 One (1) Promotional Gift will be issued to one FD account of the Participant that has a fresh fund deposit placed under the FD Promotion.

2.3 Participant who places multiple fresh fund FDs under the Promotion under one FD account will be limited to One (1) Promotional Gift.
2.4 A total of 1,500 Promotional Gift pieces is available. The Promotional Gift is subject to the availability at the point of collection and not when the Fixed Deposit is placed, These will be issued on a first-come, first-served basis while stocks last.

Redemption of KopiLah Deals

2.5 Participant who redeems a minimum of three (3) KopiLah Deals will be eligible to receive one (1) Dragon Collectible.
2.6 Eligible Participant is strictly limited to one (1) Dragon Collectible, regardless of any additional KopiLah deals being redeemed.
2.7 Eligible Participant will be notified via email or letter. Collection of the Dragon Collectible requires an authorisation form to be completed.
2.8 A total of 150 Dragon Collectible pieces is available. These will be issued on a first-come, first-served basis, while stocks last.

3 Issuance of Promotional Gift

3.1 Promotional Gift will be issued at random while stocks last. It is non-exchangeable and non-returnable.
3.2 No additional interest, bonus or other benefit will be accorded in lieu of the Promotional Gift.
3.3 Promotional Gift 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 Promotional Gift with an item of equal or similar value.
3.4 Collection of the Promotional Gift is subject to the Eligible Participant completing and submitting the requisite authorisation form in connection with the placement of the fixed deposit under the applicable FD Promotions.
3.5 In the case of a premature withdrawal of FD in the FD Promotions, HLF reserves the right to require the Participant to repay or compensate HLF for the value of the Promotional Gift or debit its value (valued at $20) directly from the Participant's account(s).

General

4 All staff are eligible to participate in the Promotion.
5 Without limiting the generality of Clause 4, the following persons shall not be eligible to participate in this Promotion:
   a. Anyone whom HLF, at its sole and absolute discretion, may decide to exclude from the Promotion, without any reason or prior notice.
   b. Where HLF reasonably suspects that the Participant has failed to comply with these Terms.
6 By participating in the Promotion, the Participant consents to HLF and such third parties as may be necessary collecting, using, and disclosing the Participant’s

information, including personal data, for purposes relating to this Promotion, including:

a. contacting Eligible Participants regarding the redemption of the Promotional Gift
b. verifying the identity of Eligible Participant;
c. fulfillment of the Promotional Gift.

7 If an Eligible Participant fails to claim the Promotional Gift for whatever reason after the stipulated redemption period, the Promotional Gift will be forfeited without any compensation to the Participant.

8 By participating in the Promotion, the Participant is deemed to have read, accepted and agreed to be bound by the Terms. A Participant who does not agree to these Terms shall not participate in the Promotion.

9 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 the Participant. Any such changes shall be binding and shall take effect immediately upon such amendment, suspension or termination.

10 If any Eligible Participant is subsequently discovered to be ineligible to participate in the Promotion, or is found to have violated any of these Terms, HLF reserves the right, without any liability or compensation to the Participant, to (i) Deny, cancel or withdraw the allocation of the Promotional Gift (ii) Reclaim the Promotional Gift, request the Participant to repay or compensate HLF for the value of the Promotional Gift (s), and/or (iii) debit the value of the Promotional Gift (valued at $20) directly from any account(s) maintained by the Participant with HLF. (iv) The Participant shall not be entitled to any payment, damages, or compensation from HLF if the Promotional Gift is denied, canceled, forfeited, withdrawn, or reclaimed, or if a Participant is required to compensate HLF under this clause.

11 HLF reserves the right to collect, use and disclose the Participant’s name, other particulars, photographs, and video recordings for purposes relating to the Promotion, including publicity, advertising and media coverage and in accordance with applicable laws. By participating in the Promotion, the Participant consents to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.

12 HLF's decision on all matters relating to the promotion is final, conclusive, and binding. No appeal or correspondence shall be entertained or accepted by HLF.

13 HLF shall not be obliged to give any reason or enter any correspondence with any Participant on any matter concerning the Promotion.

14 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.

15 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.

16 The Terms are governed by the laws of Singapore, and the 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 any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these Terms.

Deposit Insurance Scheme

Singapore Dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation for up to S$100,000 in aggregate per depositor per Scheme member by law.