

## Hong Leong Finance (“HLF”) Hoo(虎)-ray to this Auspicious Lunar New Year Surprise Promotion

### Terms and Conditions

1. The Hoo(虎)-ray to this Auspicious Lunar New Year Surprise Promotion (“Promotion”) is from 10 January 2021 to 28 February 2022, or to such other time as determined by HLF (“Promotion Period”).

### Eligibility and Mechanics

2. Participant must be an individual who is at least 21 years old or a business incorporated in Singapore (“Participant”).
3. Participant, upon accessing the Promotion page in [www.hlf.com.sg](http://www.hlf.com.sg) and opening a Mystery Red Packet on the page, must follow and successfully perform the conditions required to claim the Promotion prize (“Qualifying Activity”).
4. One (1) prize for completion of each Qualifying Activity. The prizes are cash bonuses (“Prizes”).
5. All information provided by the Participant to HLF must be accurate and complete.
6. By participating in the Promotion, the Participant consents to the collection, use and/or disclosure of his/her personal data for purposes which are reasonably necessary for the Promotion, including the use of the Participant’s personal data to contact and provide updates to him/her on the Promotion, in line with the HLF privacy statement available at <https://www.hlf.com.sg/site-services/data-privacy.html>.
7. For the avoidance of doubt, for the purposes of Clause 4 above, if a Participant has completed the Qualifying Activity but subsequently cancels, terminates or reverses the activity during the Promotion Period, such participation shall no longer be regarded as valid. HLF shall be entitled to exercise its rights to disqualify the Participant and to claw back the value of any prize that has been claimed by or given to the Participant. If the Qualifying Activity relates to successfully taking up a home loan and the loan is redeemed within 2 years from the date of its first disbursement, HLF shall be entitled to exercise its rights to disqualify the Participant and to claw back the value of any prize that has been claimed or given to the Participant.
8. Participant may choose to forego the prize of a Mystery Box by opening another box.
9. HLF reserves the right to determine at its sole and absolute discretion the following:
  - whether a Participant is to be or has been registered for the Promotion;
  - whether a Participant has performed a Qualifying Activity, including whether such Qualifying Activity was performed on a timely basis. HLF shall have the right to rely on the timestamp of the e-Form submission in its records, and take into consideration such other matters as it may choose to; and
  - whether a Participant has met all the Terms and Conditions of the Promotion to be qualified.

### Prizes

10. Prize will be credited into Participant’s account with HLF, unless otherwise advised by HLF.
11. For avoidance of doubt, if a Participant did not fulfil the Qualifying Activity or complete it on a timely basis as required, he/she will not be entitled to any prize.
12. Each Mystery Box is randomly assigned with a prize and Qualifying Activity.
13. HLF reserves its sole discretion to change the Prizes, Qualifying Activity and the assignment mechanics to the Mystery Box without giving prior notice or reason.

14. Prizes are not exchangeable for cash or any other items, and are non-transferable and non-assignable.
15. Participant is entitled to one (1) prize for the promotion, regardless of number of Qualifying Activity completed. HLF shall be entitled to exercise its rights to claw back the value of any excessive prize that has been claimed by or given to Participant.

#### **General**

16. HLF assumes no responsibility for any losses or damages or expenses arising in connection with the prize, howsoever arising, including without limitation, from any late or non-notification.
17. HLF reserves the right at any time and from time to time to amend these Terms and Conditions or suspend or terminate the Promotion for any reason without any prior notice or liability whatsoever. Any such changes shall be binding and will take effect immediately upon such amendment.
18. Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions (except Fixed Deposit interest rates promotion).
19. HLF staff are not eligible for this Promotion.
20. By participating in the Promotion, the participant is deemed to have accepted and agreed to be bounded by these Terms and Conditions and any other instructions, further terms and conditions that HLF may issue from time to time. If the Participant does not agree to these Terms and Conditions, other instructions and further terms and conditions, the Participant should not participate.