



## 5, 11, & 13-MONTHS FIXED DEPOSIT PROMOTION TERMS & CONDITIONS

### 1. Eligibility

- a) Promotion Period: From 30<sup>th</sup> January 2026 till further notice.
- b) For new placements and renewals of Fixed Deposit transacted during the promotion period.
- c) For renewal of fixed deposits, the promotional rates are applicable only to renewals over the counter with effective dates that fall within the promotion period and renewed during the promotion.
- d) Individual and Staff accounts are eligible.
- e) No Senior Citizen or Staff rate will be accorded.
- f) Fixed Deposit pledged for collateral or guarantee will not be eligible for promotional rates.

### 2. Splitting of Fixed Deposit

- a) Splitting of fixed deposits is allowed subject to the minimum principal applicable to the relevant deposit tier.

Tier	Deposit Amount
1	S\$20,000 & above

- b) For splitting of fixed deposits, the interest rate accorded to each individual fixed deposit will be based on the rate that is applicable to the respective deposit tier.

### 3. Premature Withdrawal

- a) Penalties will not be imposed and no interest payable.

### 4. Special Gift Entitlement “Nanyang-Inspired Thermal Flask” (Applicable to Punggol Coast Mall Branch “PCM” Customers)

- a) Individual Account customers who place Fresh Funds at PCM are entitled to one “Nanyang-Inspired Thermal Flask” per account.
- b) Fresh funds refer to funds (cash/cheques) that are not transferred/withdrawn from existing Hong Leong Finance (HLF) accounts.
- c) Gifts taken are not exchangeable or returnable and will be issued on a while stocks last basis.
- d) No further interest rate will be accorded in lieu of the gift.

### 5. Discretion of Hong Leong Finance Ltd (HLF)

- a) HLF reserves the right to vary the rates, terms or withdraw the promotion at any time without prior notice.
- b) The Terms and Conditions governing Fixed Deposits shall apply.

#### **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.