



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

1. Eligibility

- a) Promotion Period: From 30th 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- b) Fresh funds refer to funds (cash/cheques) that are not transferred/withdrawn from existing Hong Leong Finance (HLF) accounts.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.