



CNY SPECIAL 4 & 5-MONTHS OTC FRESH FUNDS FIXED DEPOSIT PROMOTION TERMS & CONDITIONS

1. Eligibility

- a) Promotion Period: From 30th January 2026 till further notice.
- b) For Individual Accounts with Fresh Funds placements during the promotion period only.
- c) Fresh funds refer to funds (cash/cheques) that are not transferred/withdrawn from existing Hong Leong Finance (HLF) accounts for the placement of fixed deposits.
- d) For existing customers that wish to renew their existing FD, a min. renewal/placement amount of \$50k and a min. top up of \$20k fresh funds is required. Interest earned can be included for top up.
- e) A minimum of \$50k Fresh Funds per placement is required.
- f) Individual and Staff accounts are eligible.
- g) No Senior Citizen or Staff rate will be accorded.
- h) 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\$50,000 & above |

- b) For splitting of fixed deposits, the interest rate will be accorded based on the minimum placement amount of \$50k.

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) Gifts taken are not exchangeable or returnable and will be issued on a while stocks last basis.
- c) 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.