

HLF Prosper with Dragon Savings and Fixed Deposit Promotion

HONG LEONG FINANCE LIMITED (“HLF”) – TERMS AND CONDITIONS GOVERNING **Prosper with Dragon Savings and Fixed Deposit Promotion (“Promotion”)**

1. Definitions

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

- 1.1 **“Account”** means Fixed Deposit and Savings Account with HLF.
 - 1.2 **“Accountholder”** means (i) an individual(s) who is/are an existing holder(s) of Fixed Deposit or Savings Account or (ii) an individual(s) who successfully opens/open a Fixed Deposit or Savings Account as a holder(s) of the account.
 - 1.3 **“Fixed Deposit”** means Silver 40 Plus, Golden 55 Plus and Fixed Deposit.
 - 1.4 **“Savings Account”** means Premium SAVER, Fixed Savings Account and Savings Account.
 - 1.5 **“Fresh Funds”** mean funds that are not transferred from any existing Savings Account and Fixed Deposit; and not withdrawn from any existing Savings Account and Fixed Deposit and re-deposited (whether part or all the amounts withdrawn) into a Savings Account or Fixed Deposit.
 - 1.6 **“Reward”** means reward for this Promotion including **“Ang Pow Reward”** ascribed to it in Clause 4.2 and **“Cash Reward”** ascribed to it in Clause 5.2.
 - 1.7 **“New Customer”** means an individual that has no deposit balance with HLF in the six months preceding the commencement of the Promotion Period
2. Promotion is from 8 February 2024 to 31 March 2024, or for such other time as determined by HLF (**“Promotion Period”**).

3. Savings and Fixed Deposit Lucky Draw (“Lucky Draw”)

- 3.1 An Accountholder will automatically be enrolled in the Lucky Draw and eligible to receive one (1) lucky draw chance for his/her/their Account by performing one of the following transactions during the Promotion Period:
- I. Depositing money into a Savings Account, or
 - II. Renewing Fixed Deposit with or without top-up of funds, or
 - III. Opening a new Savings Account and depositing money into it, or
 - IV. Opening a new Fixed Deposit and depositing money into it.

Each Accountholder is referred to as an “Eligible Accountholder” and collectively “Eligible Accountholders”.

- 3.2 For PayNow deposit, the transaction must be completed by March 27, 2024.
- 3.3 Eligible Accountholder will receive one (1) lucky draw chance for the Account only despite performing multiple transactions for the same.
- 3.4 A total of 8 winners (each a “Winner” and collectively, the “Winners”) will be randomly selected from the Eligible Accountholders during the Lucky Draw to win one of the following prizes set out below (“Prizes”).

| Prizes | Winners |
|--|---------|
| 10 grams 999 Pure Dragon Odyssey Gold Bar from (worth S\$1,469) from SK Jewellery (“Top Prizes”) | 2 |
| 1 gram 999 Pure Regal Dragon Square Gold Bar (worth S\$219) from SK Jewellery (“Consolation Prizes”) | 6 |

- 3.5 An individual who may be an Eligible Accountholder of more than one Account shall be entitled to win one (1) Prize under this Lucky Draw.
- 3.6 Each Winner shall only be entitled to win one (1) Prize under this Lucky Draw.
- 3.7 The Lucky Draw will be conducted on 15 May 2024 (the “Draw Date”), between 3 PM and 4 PM (Singapore time), at 80 Robinson Road, #12-01, Singapore 068898. It will be conducted during a live broadcast. The access link will be published on the Hong Leong Finance website: <https://www.hlf.com.sg/personal/promotions/>
- 3.8 If an Eligible Lucky Draw Accountholder is subsequently found ineligible as a Winner, HLF reserves the right to reclaim the Prize, or charge and debit the Account for the full value of the Prize.
- 3.9 Winners will be notified within 7 days after the Draw Date via a notification letter, call, or email. The Prize will be given to the Winners within 45 days following the Draw Date.

4. **Fresh Funds Fixed Deposit Reward (“Fixed Deposit Reward”)**

- 4.1 An Accountholder who successfully places Fixed Deposits in Fresh Funds and meets the following requirements during the Promotion Period is referred to as a “Fixed Depositor”. The Fixed Depositor will automatically be enrolled in the Fixed Deposit Reward:

| Minimum Fixed Deposit Amount (All Fresh Funds in one placement) (“Deposit”) | Tenure |
|---|----------|
| S\$128,000 | 12-month |

- 4.2 The first 300 Fixed Depositors (“Eligible Fixed Depositors”) shall be eligible to receive 0.1 gram 999 Pure Prosperity Dragon Gold Coin Ang Pow (worth S\$69) from SK Jewellery (“Ang Pow Reward”).
- 4.3 Eligible Fixed Depositors shall receive redemption letters for Ang Pow Reward within 60 days after the Promotion Period ends.
- 4.4 Eligible Fixed Depositor is eligible to receive one (1) Ang Pow Reward only in spite of placing multiple deposits in one Account. If there are more than one Fixed Deposit placements in the same Account, HLF will only use and recognise the first placement as eligible enrollment (“Eligible Fixed Deposit”) for the Ang Pow Reward.

5. **New Deposit Customer Reward**

- 5.1 A new Account holder who successfully opens an Account with Fresh Funds and meets the following requirements during the Promotion Period is referred to as a “New Depositor”.
 - Register participation online and provide email address for HLF FASTPAY account* to receive the Cash Reward in clause (5.2), via <https://www.hlf.com.sg/forms/form-prosperity-dragon.php> (“Participation Form”).

**HLF FASTPAY account may be opened via HLF FASTPAY APP, downloadable from Apple App Store or Google Play Store.*

- 5.2 The first 500 New Depositors (“Eligible New Depositors”) shall be eligible to receive S\$8 Cash Reward each in the HLF FASTYPAY account (“Cash Reward”).
- 5.3 Eligible New Depositors shall receive the Cash Reward within 60 days after the Promotion Period ends.
- 5.4 Each Eligible New Depositor is eligible to receive one (1) Cash Reward.

General

6. Prevailing Terms and Conditions of Savings account and Fixed Deposit account and Fixed Deposit Promotions shall apply.
7. HLF staff are not eligible for the Promotion.
8. Without limiting the generality of the foregoing, the following persons shall not be eligible to participate in this Promotion:
 - a. individuals whose HLF account(s) (including the Account) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;

- b. individuals whose HLF account(s) (including the Account) is/are not active, valid, subsisting or in good standing or which are otherwise determined by HLF as being delinquent or unsatisfactorily conducted for any reasons as may be determined by HLF at its sole discretion;
 - c. individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - d. anyone whom HLF may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
9. All information provided by the Accountholders on the Participation Form must be accurate and complete. If the Account number and Accountholder name updated in the Participation Form do not match the information maintained in HLF's records, it will be considered invalid for the purposes of this Promotion.
10. By participating in the Promotion, the Accountholder is consented to HLF and the necessary third parties collecting, using, and disclosing his/ her information (including his/her personal data) for purposes relating to the Promotion, including:
- a. for the announcement of the Winners
 - b. to contact Winners and eligible accountholders (including by notification letter, email or call) regarding the redemption of the Prize or Reward
 - c. to verify Winners and eligible accountholder's identity regarding the collection of Prize and Reward.
11. If any of the Winner and eligible Fixed Depositor fails to claim the Prizes or Reward after the stipulated redemption period in the redemption letter, the Prizes or Reward will be forfeited.
12. By participating in the Promotion, the Accountholder is deemed to have accepted and agreed to be bound by the Terms and Conditions governing the Promotion. If the Accountholder does not agree to these Terms and Conditions, the Accountholder should not participate.
13. HLF reserves the right at any time and from time to time to amend the Terms and Conditions governing the Promotion or suspend or terminate the Promotion for any reason without any prior notice or liability whatsoever. Any such changes shall be binding and shall take effect immediately upon such amendment.
14. HLF reserves the right to collect, use and disclose the Accountholder's name, other particulars, photographs, and videos for purposes relating to the Promotion and in accordance with applicable laws. The Accountholder consents to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.

15. HLF shall have the sole and absolute discretion to exclude any person from the Promotion without any obligation to furnish notice and/or whatsoever reason.
16. 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.
17. HLF shall not be obliged to give any reason or enter any correspondence with any person on any matter concerning the Promotion.
18. The Prizes and Reward cannot be exchanged for any other form of compensation.
19. HLF may substitute the Prizes or Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
20. 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.
21. The Prizes and Reward are supplied by a third party and HLF is not an agent of the merchant and/or supplier of the Prizes and Reward. Accordingly, HLF makes no warranty or representation as to the quality, value, merchantability, or fitness for the purpose of the Prize and Reward, and HLF assumes no liability or responsibility for the acts or omissions of the merchant and/or supplier of the Prizes and Reward. Any dispute regarding the Prizes or Reward required to assist or act on accountholder behalf in communicating with the merchant and/or supplier of the Prizes and Reward.
22. The Terms and Conditions are governed by the laws of Singapore, and Accountholder shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.

Deposit Insurance Scheme

An insured deposit under the Deposit Insurance Scheme. Insured up to S\$75,000 by Singapore Deposit Insurance Corporation.

Revised on 28th March 2024.