

HLF Premium SAVER Account: Save, Celebrate & Escape (“Promotion”)

HONG LEONG FINANCE LIMITED (“HLF”) – TERMS AND CONDITIONS GOVERNING HLF Premium SAVER Account Save, Celebrate & Escape (“Terms”)

1. Definitions

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

1.1 **“Average Daily Balance”** is the summation of each day-end balance for each month divided by the number of calendar days for that month. HLF’s determination on the average balance shall be final and conclusive.

1.2 **“HLF Digital”** means the HLF Digital mobile application.

1.3 **“Promotion Period”** is from 29 December 2025 to 31 March 2026 (dates inclusive), or for such other time as determined by HLF.

1.4 **“PSA”** means a Personal Premium SAVER Account maintained with HLF.

1.5 **“Participant”** means Account holders of a Premium SAVER Account.

1.6 **“Winner”** means any Participant who wins the Lucky Draw, or receives the Gift or the Cash Reward (as defined below).

Eligibility for the ‘Phu Quoc and Staycations’ lucky draw (“Lucky Draw”)

2. Participants who meet the following criteria will be eligible for the Lucky Draw:

- a.) Existing PSA customers or new customers of HLF who sign up for a PSA during the Promotion Period will be automatically enrolled in the Lucky Draw if they successfully top up at least S\$8,000 as a lump sum (“Top-Up Requirement”) and maintain an incremental minimum Average Daily Balance of at least S\$8,000 in the month following the month of the top-up, compared to the November 2025 Average Daily Balance.
- b.) For new PSA customers who open their accounts in December 2025, January 2026, February 2026 or March 2026, the November 2025 Average Daily Balance will be assumed as \$0 since the customer did not have a PSA as at December 2025.

Example:

New customers A, B and C opened PSA in December 2025.

Month	Top-up Lumpsum Amount	Remarks
November 2025	N.A.	November 2025 Average Daily Balance was assumed as \$0 since the customers did not have PSA as at December 2025
December 2025	Customer A: \$8,000 Customer B: \$3,000 Customer C: \$15,000	✓ Customer A: Met Top-Up Requirement of at least \$8,000 lumpsum ✗ Customer B: Did not meet Top-Up Requirement of at least \$8,000 lumpsum ✓ Customer C: Met Top-Up Requirement of at least \$8,000 lumpsum

Month	Average Daily Balance in the <i>month immediately following the top-up</i>	Remarks
November 2025	N.A.	November 2025 Average Daily Balance was assumed as \$0 since the customers did not have PSA as at December 2025
January 2026	<p>Customer A: \$8,000 (no transactions made after top-up lumpsum amount)</p> <p>Customer B: \$10,000 (made more deposits in Jan 2026)</p> <p>Customer C: \$3,000 (made withdrawals in Jan 2026)</p>	<p>✓ Customer A: Met incremental minimum Average Daily Balance of at least \$8,000 requirement in the month immediately following the top-up compared to November 2025 Average Daily Balance</p> <p>✓ Both criteria met. Qualified</p> <p>✓ Customer B: Met incremental minimum Average Daily Balance of at least \$8,000 requirement</p> <p>× Single criterion met only. Disqualified</p> <p>× Customer C: Did not meet incremental minimum Average Daily Balance of at least \$8,000 requirement</p> <p>× Single criterion met only. Disqualified</p>

Existing customers D and E with PSA account opened before December 2025.

Month	Top-up Lumpsum Amount	Remarks
November 2025		November 2025 Average Daily Balance was \$3,000
December 2025	<p>Customer D: \$8,000</p> <p>Customer E: \$9,000</p> <p>Customer F: \$6,000</p>	<p>✓ Customer D: Met Top-Up Requirement of at least \$8,000 lumpsum</p> <p>✓ Customer E: Met Top-Up Requirement of at least \$8,000 lumpsum</p> <p>× Customer F: Did not meet Top-Up Requirement of at least \$8,000 lumpsum</p>

Month	Average Daily Balance in the month immediately following the top-up	Remarks
January 2025	<p>Customer D: \$11,000 (no transactions made after top-up lumpsum amount)</p> <p>Customer E: \$8,000 (made withdrawals in Jan 2026)</p> <p>Customer F: \$15,000 (deposit more in Jan 2026)</p>	<p>✓ Customer D: Incremental Average Daily Balance was \$8,000 (i.e. \$11,000 - \$3,000). Met incremental minimum Average Daily Balance of at least \$8,000 requirement in the month immediately following the top-up compared to November 2025 Average Daily Balance</p> <p>✓ Both criteria met. Qualified</p> <p>✗ Customer E: Incremental Average Daily Balance was \$5,000 (i.e. \$8,000 - \$3,000). Did not meet incremental minimum Average Daily Balance of at least \$8,000 requirement</p> <p>✗ Single Criterion met only. Disqualified</p> <p>✓ Customer F: Incremental Average Daily Balance was \$12,000 (i.e. \$15,000 - \$3,000). Met incremental minimum Average Daily Balance of at least \$8,000 requirement</p> <p>✗ Single criterion met only. Disqualified</p>

3. Participants will be randomly selected during the Lucky Draw to win the Prize set out below (“Prize”).

Prize	Number of Winners
A pair of return Scootplus direct flight tickets to Phu Quoc (Singapore/ Phu Quoc/ Singapore) and 4 nights’ accommodation at a 5-star Hotel as selected by HLF.	1
2 x 1 night hotel stay at Grand Copthorne Waterfront Hotel, Singapore 2 x 1 night hotel stay at M Social Singapore 1 x 1 night hotel stay at Orchard Hotel, Singapore 1 x 1 night hotel stay at Copthorne King's Singapore, 1 x 1 night hotel stay at M Hotel Singapore, 1 x 1 night hotel stay at Studio M Hotel Singapore,	8

HLF is not responsible for insurance, visa fees, and all other associated fees.

- a.) The Lucky Draw will be conducted on 4 May 2026 (the “**Draw Date**”), between 3 PM and 4 PM (Singapore time), at 80 Robinson Road, #12-01, Singapore 068898. It will be conducted over a live broadcast. The access link will be published on HLF’s website 1 week before the Draw Date.
- b.) The Winners of the Lucky Draw will be notified by phone within 7 days of the Draw Date. Their names will also be announced on HLF’s website within 14 days from the Draw Date.

Eligibility for a Nanyang-inspired Thermal Flask (“Gift”)

- 4.) The first 1,600 Participants (ranked in chronological order) who satisfy the requirements for enrolment into the Lucky Draw will be eligible to receive the Gift.
- 5.) A maximum of 1,600 Gifts will be given out, with each Participant limited to 1 Gift. This will be based on a first-come, first-served basis.
- 6.) The Gift can be redeemed via self-collection at designated collection points stated on a voucher issued by HLF (either via email or letter). The voucher will be issued by 30 June 2026. Collection must be completed by 31 August 2026.

Eligibility for the S\$30 cash reward (“Cash Reward”)

- 7.) In addition to the above Gift, the first 200 Participants (ranked in chronological order) who satisfy the requirements for enrolment into the Lucky Draw and qualify for the Gift will be eligible for the Cash Reward.
- 8.) The Cash Reward will be credited to the Participant’s PSA account by 30 June 2026. Each Participant is limited to 1 Cash Reward.

General

- 9.) Prevailing terms and conditions governing PSA shall apply.
- 10.) Participants who close their PSA within the 3 months preceding the commencement of, as well as during the Promotion Period, will not be eligible for the Promotion.
- 11.) A Participant may opt-out from the Promotion by completing and submitting a Withdraw Consent Form to HLF.
- 12.) HLF staff are not eligible for the Promotion.
- 13.) Participants related to HLF including directors of HLF, directors' guarantors of HLF, and any other person deemed closely associated with HLF as per applicable laws and regulations are not eligible for the Promotion.
- 14.) Participants must hold their PSA in valid and good standing and always conduct them in a proper and satisfactory manner (as determined by HLF in its sole and absolute discretion).
- 15.) Without limiting the generality of the foregoing, the following Participants shall not be eligible to participate in this Promotion:
 - a) Participants whose PSA is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during the Promotion Period;
 - b) Participants whose PSA 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) Participants who are 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.

16.) By participating in the Promotion, the Participant consents to HLF and necessary third parties collecting, using, and disclosing his/her information (including personal data) for purposes relating to the Promotion, including:

a) announcing the Winners of the Lucky Draw;

b) contacting Winners regarding the redemption of the Prize, Gift or Cash Reward;

c) verifying the identity of Winners;

d) fulfilling the Prize, Gift and Cash Reward.

17.) If any of the Winners fails to claim the Prize, Gift or Cash Reward for whatever reason after the stipulated redemption period, the Prize, Gift or Cash Reward will be forfeited.

18.) The Prize or Gift is not exchangeable for cash, credit, or kind in all cases, whether in whole or in part. HLF may, at its discretion, substitute the Gift with an item of equal or similar value without prior notice.

19.) By participating in the Promotion, the Participant is deemed to have accepted and agreed to be bound by the Terms. If the Participant does not agree to these Terms, the Participant should not participate.

20.) HLF reserves the right at any time and from time to time to amend the Terms 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.

21.) HLF reserves the right to collect, use and disclose the Participant's name, other particulars, photographs, and videos for purposes relating to the Promotion and in accordance with applicable laws. The Participant consents to participate in any publicity, advertisement or media coverage as requested or required by HLF, without any compensation.

22.) 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.

23.) HLF shall not be obliged to give any reason or enter any correspondence with any Participant on any matter concerning the Promotion.

24.) The Prize and Gift cannot be exchanged for any cash, credit or other form of compensation, whether in whole or in part. The Cash Reward is not transferable and is not exchangeable for credit or kind in all cases, whether in whole or in part. HLF may, at its discretion, substitute the Prize, Gift or Cash Reward with an item of equal or similar value without prior notice or reason or being liable to any person.

25.) 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.

26.) The Prize and Gift are supplied by third parties and HLF is not an agent of the merchant and/or supplier of the Prize and Gift. Accordingly, HLF makes no warranty or representation as to the quality, value, merchantability, or fitness for the purpose of the Prize and Gift, and HLF assumes no liability or responsibility for the acts or omissions of the merchant and/or supplier of the Prize and Gift. Any dispute regarding the Prize or Gift is to be resolved directly with the merchant and/or supplier of the Prize or Gift. HLF shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize or Gift.

27.) The Terms are governed by the laws of Singapore, and the Participant 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\$100,000 by Singapore Deposit Insurance Corporation.