**HLF 65th Anniversary Premium SAVER Account ("Promotion")**

HONG LEONG FINANCE LIMITED **("HLF")** – TERMS AND CONDITIONS GOVERNING THE **65th Anniversary Premium SAVER Account ("Terms")**

1. **Definitions**
   Unless otherwise defined in the Terms, the following words and phrases shall have the meanings hereby assigned to them:

   1.1 "**Participant**" means Account holders of a Premium SAVER Account.

   1.2 "**Promotion Period**" is from 3 July to 30 September 2026 (dates inclusive), or for such other time as determined by HLF.

   1.3 **"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.

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

   1.5 **"HLF Digital"** means the HLF Digital mobile application.

   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 "Labuan Bajo and Staycations" lucky draw ("Lucky Draw")**

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

a.) Existing HLF customers, new HLF customers who sign up for a PSA during the Promotion Period and existing PSA customers will be automatically enrolled in the Lucky Draw if they successfully top up at least S$6,500 within one calendar month during the promotion period ("Top-Up Requirement") and maintain an incremental minimum Average Daily Balance of at least S$6,500 in the month following the month of the top-up, compared to the June 2026 Month End Balance.

b.) For new PSA customers who open their accounts in July 2026, August 2026 or September 2026, the June 2026 Month End Balance will be assumed as $0 since the customer did not have a PSA as at June 2026.

Example:

For the purpose of these examples, the 30 June 2026 Month-End Balance is established as follows:

- New Customers (Account opened in July 2026): 30 June 2026 balance is assumed to be $0.
- Existing Customers (Account opened before July 2026): 30 June 2026 end balance is assumed to be $3,000.

New customers A, B and C opened PSA in July 2026.

| Customer | July 2026 top-up amount | August 2026 Average Daily Balance (ADB) | Status | Remarks |
|---|---|---|---|---|
| Customer A | $6,500 | $6,500 | **Qualified** | • Met the July top-up requirement of $6,500.<br>• Maintained an incremental ADB of $6,500 in August ($6,500 ADB - $0 end balance). |
| Customer B | $3,000 | $3,000 | **Disqualified** | • Failed to meet the July top-up requirement of $6,500.<br>• Failed to maintain an incremental ADB of $6,500 in August ($3,000 ADB - $0 end balance). |
| Customer C | $7,000 | $6,000 | **Disqualified** | • Met the July top-up requirement of $6,500.<br>• Subsequent withdrawals in August dropped the incremental ADB below $6,500. Failed to maintain an incremental ADB of $6,500 in August ($6,000 ADB - $0 end balance). |
| Customer D | $6,000 | $6,500 | **Disqualified** | • Failed to meet the July top-up requirement of $6,500<br>• Maintained an incremental ADB of $6,500 in August ($6,500 ADB - $0 end balance). |

Existing PSA Customers with 30 June 2026 end balance of $3,000.

| Customer | July 2026 top-up amount | August 2026 Average Daily Balance (ADB) | Status | Remarks |
|---|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| Customer E | $6,500 | $9,500 | **Qualified** | • Met the July top-up requirement of $6,500.<br>• Maintained an incremental ADB of $6,500 in August ($9,500 ADB - $3,000 30 June 2026 end balance). |
| Customer F | $6,000 | $9,000 | **Disqualified** | • Failed to meet the July top-up requirement of $6,500.<br>• Also failed to maintain an incremental minimum Average Daily Balance of $6,500 in August Incremental ADB was only $6,000 ($9,000 ADB - $3,000 30 June end balance), which is below the $6,500 requirement. |
| Customer G | $9,500 | $9,500 | **Qualified** | • Met the July top-up requirement.<br>• Maintained an incremental ADB of $6,500 in August ($9,500 ADB - $3,000 30 June end balance). |
| Customer H | $8,000 | $8,500 | **Disqualified** | • Met the July top-up requirement.<br>• Failed to qualify: August withdrawals dropped the ADB to $8,000. Incremental ADB was only $5,000 ($8,000 ADB - $3,000 30 June end balamce), which is below the $6,500 requirement. |

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 Scoot direct flight tickets to Labuan Bajo (Singapore/ Labuan Bajo/ Singapore) and 5 nights' accommodation at a 5-star Hotel as selected by HLF | 1 |
| Total of 5 nights hotel stay at the following hotels:<br>• 2 night hotel stay at M Social Singapore<br>• 2 night hotel stay at Orchard Hotel, Singapore<br>• 1 night hotel stay at Grand Copthorne Waterfront Hotel Singapore | 3 |

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

a.) The Lucky Draw will be conducted on 11 January 2027 (the "**Draw Date**"), between 3 PM and 4 PM (Singapore time), at 80 Robinson Road, #12-01, Singapore 068898, via randomised approach through electronic means. 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 in writing within 7 days of the Draw Date. Each Winner shall only be entitled to win one Prize.

**Eligibility for a Neo-retro Tiffin Carrier ("Gift")**

4. The first 2,000 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 2,000 Gifts will be given out, with each Participant limited to 1 Gift. This will be based on a first-come, first-served basis.

Eligible customers will be notified by 30 December 2026 to collect their gift at designated collection point. Gifts must be collected by 28 February 2027.

There are two (2) designs available; customers will receive only one (1) design, which will be distributed at random by HLF.

**Eligibility for the S$65 cash reward ("Cash Reward")**

6. In addition to the above Gift, the first 100 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.

7. The Cash Reward will be credited to the Participant's PSA account by 30 December 2026. Each Participant is limited to 1 Cash Reward.

**Eligibility for the Referral Rewards**

8. To qualify as a "Referrer" under the terms of this Promotion, an individual:
    a. The referrer must be existing HLF Deposits or Loans customers.
    b. Referrer will receive a chance in the Lucky Draw when he/she successfully refers a customer to successfully open a Premium SAVER Account during the Promotion Period. The successful referee will also receive a chance in the Lucky Draw when a Premium SAVER Account is opened with HLF during the Promotion Period. Referee are capped at a maximum of one (1) lucky draw chance across the entire promotion, regardless of the number or type of accounts opened.
    c. A "successful referral" is a referral whereby the referee has successfully started a deposit relationship with HLF by opening a Premium SAVER Account in his name.
    d. A referrer is allowed to make multiple referrals and receive an additional chance in the Lucky Draw based on each successful referral during the

Promotion Period. Each referee is only entitled to one (1) chance in the Lucky Draw during the Promotion Period based on a successful referral.

e. Referrals should only be given to people with whom the referrer has an existing relationship, such as family or friends.
f. Self-referral will not be accepted for this Promotion.
g. If more than one referrer claims to have referred to the same eligible referee. The referee's earlier successful application will be used to determine which referrer made the successful referral.

9. To be eligible, the referee must visit the designated webpage and enter the following details.
    a. The name under which his/her account is opened and the name under which the account is opened for the referrer.
    b. The salutations and birth year of both the referrer and referee.
    c. Upon successful verification of both accounts by HLF, both referrer and referee will receive an additional chance for the Lucky Draw.

10. Referrals via the HLF Digital App using the Invite Friends function will also be accepted.

    a. Referrer is to share the unique referral code autogenerated in HLF Digital
    b. Referees are to sign up for PSA and HLF Digital using the referral code.

**General**

11. Without limiting the generality of the foregoing, the following Participants shall not be eligible to participate in this Promotion:
    a. Anyone whom HLF may decide to exclude at its sole and absolute discretion, without any reason or prior notice.

12. 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 this Promotion, including:
    A. announcing the Winners of the Lucky Draw;
    B. contacting Winners regarding the redemption of the Prize,
    C. verifying the identity of Winners;
    D. fulfilling the Prize.

13. If any of the Winners fails to claim the Prize for whatever reason after the stipulated redemption period, the Prize will be forfeited.

14. The Prize is not exchangeable for cash, credit, or kind in all cases, whether in whole or in part. HLF may, at its sole and absolute discretion, substitute the Prize with an item of equal or similar value without prior notice or reason or being liable

to any person. The sale, transfer, resale, donation or exchange of the Prize is strictly prohibited.

15. 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.

16. 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.

17. If any Winner is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion or to receive the Prize, HLF reserves the right to (i) deny the Prize and there will be no compensation whatsoever after such cancellation (ii) request the Winner to repay to or compensate HLF the value of the Prize at any time, and HLF shall have the right to debit the value of the Prize or such other amount as it deems fit from the account(s) of the Winner. No person shall be entitled to any payment or compensation from HLF should any Prize be withdrawn, if any Prize is reclaimed by HLF, or if a Winner is asked to repay to or compensate HLF the value of the Prize for whatsoever reasons.

18. 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.

19. 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.

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

21. 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.

22. The Prize is supplied by third parties and HLF is not an agent of respective hotel that supplied the Prize. Accordingly, HLF makes no warranty or representation as to the quality, value, merchantability, or fitness for the

purpose of the Prize, and HLF assumes no liability or responsibility for the acts or omissions of the respective hotel that supplied the Prize. Any dispute regarding the Prize is to be resolved directly with the respective hotel that supplied the Prize. HLF shall not be required to assist or act on your behalf in communicating with the respective hotel that supplied the Prize.

23. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

24. 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. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.

**Deposit Insurance Scheme**

An insured deposit under the Deposit Insurance Scheme. Insured up to S$100,000 by Singapore Deposit Insurance Corporation.