

### HL Bank iSavings Account Bonus Rate Promotion Terms and Conditions

1. This HL Bank iSavings Account Bonus Rate Promotion (“Promotion”) is available from 1 November 2018 to 31 January 2019 (inclusive of both dates) (“Promotion Period”) to all the new and existing customers that have an iSavings Account (“Accountholder”) with HL Bank Singapore (“Bank”).
2. During the Promotion Period, an Accountholder will receive the prevailing interest rate (“Prevailing Rate”) plus a bonus rate (“Bonus Rate”) based on their deposit balance in their iSavings Account. The interest rate that an Accountholder will receive is shown in the table below.

Daily Balance	Prevailing Rate (p.a.)	Bonus Rate (p.a.)	Promotional Rate ( p.a.)
First S\$20,000	0.50%	0.58%	1.08%
Next S\$30,000	1.10%	0.28%	1.38%
Next S\$150,000	1.45%	0.26%	1.71%
Next S\$800,000	1.48%	-	1.48%
Above S\$1,000,000	0.80%	-	0.80%

### Complimentary Travel Insurance

3. Customers who open a new iSavings Account during the Promotion Period set out in the table below and fulfill the following conditions will be entitled to a complimentary Single Trip Travel Insurance for worldwide coverage for a travel period of up to 14 days (“Travel Insurance”):

3.1 Maintain a minimum S\$20,000 daily balance in the iSavings Account for a minimum period of 3 months from the date the iSavings Account is opened; and

3.2 The iSavings Account remaining open on the date that the Travel Insurance is redeemed.

Promotion Period	Redemption Period	Latest Travel Return Date
Now to 12 November 2018	13 November 2018 to 12 March 2019	12 April 2019
13 November to 12 February 2019	13 February 2019 to 12 June 2019	12 July 2019

4. Customers who qualify for Travel Insurance after fulfilling condition 3.1 will receive a redemption letter from HL Bank by mail.

5. The Travel Insurance\* is underwritten by HL Assurance Pte Ltd (“HL Assurance”). It is not a n obligation of, deposit in, or guaranteed by HL Bank. The availability of the Travel Insurance is subject to such other terms and conditions that may be imposed by HL Assurance. The Full details of the terms, conditions and exclusions to the Travel Insurance is provided in the travel insurance policy and will be sent to you upon acceptance of your application by HL Assurance. HL Bank makes no representation as to the availability of the Travel Insurance.
6. The Travel Insurance is limited to one redemption for each Accountholder throughout the Promotion Period and is non-transferable. For joint account holders, only the primary account holder is eligible to the Travel Insurance redemption.
7. HL Bank reserves the right to replace the Travel Insurance with an item(s) of equivalent value at its absolute discretion.

### General

8. HL Bank's decision on all matters relating to the Promotion shall be final and binding on all Customers.
9. This Promotion is not valid in conjunction with other promotions carried out by HL Bank unless otherwise specified.
10. HL Bank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason. HL Bank's decision on all matters relating to the Promotion (including but not limited to the awarding of the Travel Insurance and the Promotional Rates) shall be final and binding on all customers.
11. HL Bank shall not be liable for any loss, injury, liabilities, expenses or damages howsoever incurred or sustained by a customer and/or any other person by reason of, arising from or in connection with this Promotion and/or the redemption or usage of the Travel Insurance.
12. HL Bank reserves the right at its absolute discretion to change, revise vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate the Promotion at any time without any prior notice or liability to any person.
13. HL Bank's General Banking Standard Terms and Conditions Governing Accounts, Additional Terms and Conditions Governing iSavings Account and Terms & Conditions For HL Bank Connect Internet Banking Services shall apply.

\* The Travel Insurance Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (“SDIC”). For more information on the scheme, please contact HL Assurance or visit the General Insurance Association or SDIC websites.

### Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**The above information is correct as at 1 Nov 2018.**