Cross-Border Travel Protection Campaign Terms and Conditions

("Promotion") Promotion Period: 1 April 2026 – 30 June 2027

Cross-Border Travel Protection ("Master Policy Program") is underwritten by HL Assurance Pte Ltd ("**HL Assurance**"). HL Bank Singapore shall be the master policyholder for the benefit of HL Bank Singapore customers as the insured member.

Eligibility Criteria

1. Eligible account holders refers to all individuals who are new or existing primary account holders who hold a Valid Bank Account (as defined in Clause 2 below) and who have performed one of the following during the Promotion Period ("Eligible Account Holder"):
    a. Successfully signed up for a HL Bank Singapore Account through Links on HLB Connect or;
    b. Successfully linked their HL Bank Singapore and HLB/HLB Islamic accounts through Links on HLB Connect

2. "Participating Account" means the primary HL Bank Singapore current and savings account, Hong Leong Bank Berhad ("HLB") and Hong Leong Islamic Bank Berhad ("HLB Islamic") current account/-i or savings account/-i. The MortgagePlus Current Account, daily investment account of the customer, Foreign Currency Account (FCA), 3-in-1 Junior Account/3-in-1 Junior Account-i and Junior Savings Account/Junior Savings Account-i and joint account holders are excluded from the Participating Accounts.

3. Eligible Account Holders fulfil the following conditions will be eligible for the complimentary 6-month Cross-Border Travel Protection Coverage plan subject to fulfilment of the conditions stated below.:

    a. Receipt of Notification of Qualification

    Account holders will be notified of their qualification status. Details regarding the registration process for the 6-month Cross-Border Travel Protection Coverage plan and specific redemption instructions will be communicated to Eligible Account Holders via their registered email address commencing from 1st April 2026 onwards. Eligible Account Holders must complete their registration for the complimentary 6-month Cross-Border Travel Protection plan by 07th July 2027 ("Registration Period"); and

b. Successfully registered for the complimentary 6-month Cross-Border Travel Protection Plan with HL Assurance within the Registration Period and received a copy of the policy email from HL Assurance.

4. Complimentary 6-month Cross-Border Travel Protection plan is limited to one registration per Eligible Account Holder.

5. HL Assurance and HL Bank Singapore may from time to time in their sole and absolute discretion determine the eligibility for participation in the Promotion.

Insurance Terms and Conditions

1. Period of insurance is 6 months from date of registration for the complimentary Cross Border Travel Protection plan.

2. Travel duration covered per trip is up to 5 days.

3. Coverage of Cross-Border Travel Protection plan is for travel between Singapore and Malaysia only.

4. Coverage of Cross-Border Travel Protection plan is strictly limited to one claim only.

5. By opting-in to the Master Policy Program, the Eligible Account Holder acknowledges and agrees to the Terms and Conditions of the Master Policy Program.

6. The Eligible Account Holder shall warrant and represent that he/she meets all of the following criteria to qualify as an insured member of the Master Policy Program (insofar as they are applicable):

    a. The Eligible Account Holder is a Singapore Citizen or Singapore Permanent Resident or foreigner holding a valid Work Pass, Student Pass, Dependent Pass or Long Term visit pass and is ordinarily residing in Singapore.

    b. The Eligible Account Holder shall agree that his/her application shall form the basis of the contract between the Eligible Account Holder and HL Assurance Pte. Ltd, and the Eligible Account Holder will accept the terms, exclusions and conditions of the policy to be issued or endorsement incorporated thereon.

c. The application for insurance has been completed wholly by the Eligible Account Holder and not by other person.

d. The Eligible Account Holder is not travelling contrary to the advice of any Qualified Medical Practitioner (as defined in the Cross-Border Travel Protection plan terms and conditions) or for the purpose of obtaining medical treatment.

e. The Eligible Account Holder has never been denied the purchase or renewal of any travel insurance, nor has any travel insurance been cancelled or deemed void by an insurer.

f. The Eligible Account Holder understands and agrees that no insurance is in force until an application is accepted by HL Assurance.

g. The Eligible Account Holder shall declare that the statements made and particulars given in his/her application upon opt-in are true, correct and complete to the best of his/her knowledge and belief, and the Eligible Account Holder has not withheld any information likely to affect the acceptance of the application.

h. The Eligible Account Holder agrees on behalf of himself/herself and any person(s), firm or corporation that any information collected or held by HL Assurance (whether contained in this application or otherwise obtained) may be used and disclosed by HL Assurance, its associated individuals/companies or any independent parties (within or outside Singapore) for any matters relating to the application, any policy issued and to provide advice or information concerning products and services which HL Assurance believes may be of interest to the Eligible Account Holder, and to communicate with the Eligible Account Holder for any purpose.

i. The Eligible Account Holder agrees to HL Assurance's Policy on Personal Data, that all personal data provided to HL Assurance or acquired by HL Assurance from the public domain, as well as personal data that arises as a result of the provision of services to the Eligible Account Holder will be subjected to such Policy on Personal Data as may be varied from time to time. Further copies are available upon request or from HL Assurance's website (www.hlas.com.sg).

7. The Eligible Account Holder shall have read the Terms and Conditions of the Complimentary Cross-Border Travel Protection plan.

8. Upon the Eligible Account Holder's successful opt-in, the Eligible Account Holder will be enrolled as an insured member of the Master Policy Program.

9. By opting in to the Master Policy Program, the Eligible Account Holder consents that HL Assurance may send the Eligible Account Holder marketing and promotional information through the channels that the Eligible Account Holder had consented to.

10. HL Assurance may contact the Eligible Account Holder via a voice call ("**Service Call**") to inform the Eligible Account Holder of the Policy's application and coverage and with consent from the Eligible Account Holder, provide policy and promotional updates through the Service Call.

11. The Eligible Account Holder consents that his/her Personal Data may be used by HL Assurance and its affiliates, and may be disclosed by HL Assurance to its affiliates to send and call the Eligible Account Holder for marketing and promotional information and materials by SMS, calls, post and/or emails. The Eligible Account Holder can choose to withdraw his/her consent by emailing to service@hlas.com.sg

12. The Eligible Account Holder agrees that HL Bank Singapore and HL Assurance may collect, use, disclose and/or process the Eligible Account Holder's Personal Data in accordance with:
    a. HL Assurance's Policy on Personal Data, available at https://www.hlas.com.sg/policyonpersonaldata/ ; and

    b. HL Bank's Privacy Policy, available at https://www.hlbank.com.sg/en/personalbanking/help-support/privacy.html

General Terms and Conditions of the Promotion

13. HL Assurance and/or HL Bank Singapore reserves the right to extend, withdraw or cancel the Master Policy Program and campaign at any time without prior notice.

14. HL Assurance may vary the Terms and Conditions of the Master Policy Program without prior notice or withdraw or discontinue the Master Policy Program at any time without any notice or liability to the Eligible Account Holder or any other person.

15. The Eligible Account Holder shall agree that HL Bank Singapore's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Eligible Account Holders.

16. The Master Policy Program's Terms and Conditions shall be governed by the laws of Singapore.

17. This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the Eligible Account Holder's Policy is automatic and no further action is required from the Eligible Account Holder . For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance or visit the General Insurance Association of Singapore (GIA) or SDIC websites (www.gia.org.sg or www.sdic.or.sg).

Benefit Table

Sections	Coverage	Maximum Benefit Payable (SGD $)
1	Accidental Death & Permanent Disablement	30,000
2	Loss of Personal Effects due to accident/theft/robbery	200