

**Business and Corporate Banking Member Get Member Programme
Terms and Conditions**

Eligibility

1. This HL Bank Business and Corporate Banking Member Get Member Programme (“**Programme**”) is available from 1 September 2024 until 31 August 2025 (both dates inclusive) (“**Programme Period**”).
2. The Programme is only open to existing-to-bank Business and Corporate Banking (“**BCB**”) customers of HL Bank (“**HL Bank**” or “**Bank**”) that hold and maintain an active account or accounts with HL Bank and who, during the Programme Period, make a Successful Referral, being a referral which meets all the requirements set out in Clause 5 below, of a business entity to the Bank (“**Referred Entity**”) (each, a “**Referrer**” or “**you**”).
3. Prior to referring a Referred Entity to the Bank, you must:
 - a. consent to the Bank disclosing your name, and the fact that you are a BCB customer of the Bank to such Referred Entity;
 - b. inform the Referred Entity that a reward will be accorded to you if these Programme terms and conditions are complied with; and
 - c. inform, and obtain the consent of, such Referred Entity, to refer such entity to the Bank and for disclosure by the Referrer of any other details as required by the Bank, and that information relating to the Referred Entity’s banking relationship with the Bank (including but not limited to status of approved or declined application, size of loan and estimated total value of funds placed and maintained with the Bank) would be disclosed to you by virtue of the reward you are eligible to receive under this Programme.
4. In these terms and conditions, “active account or accounts” means any HL Bank account or accounts that has/have not been suspended, cancelled or terminated for any reason and is/are not delinquent or unsatisfactorily conducted for any reason.

Eligibility for Reward

5. A referral shall be considered a “Successful Referral” when the Referred Entity successfully applies for any of the Bank’s Business and Corporate Banking products (“**BCB Products**”) and meets the corresponding application status, during the Programme Period, as set out below:

BCB Products	Amount of Referral Fee for each Successful Referral	Status of the Referred Entity’s application to qualify as a “Successful Referral”
Asset Financing Loans: - Commercial Property Loan - Hire Purchase Loan	S\$800	1. Application must be approved by the Bank. 2. Minimum loan size of S\$300,000 3. All documentation required by the Bank is duly provided by the Referred Entity. 4. The Bank notifies the Referred Entity that the loan facility is available for utilisation.
Other Loans: - Term Loan	S\$800	1. Application must be approved by the Bank. 2. Minimum loan size of S\$300,000

- Trade Loan - Revolving Loan		3. All documentation required by the Bank is duly provided by the Referred Entity. 4. The Bank notifies the Referred Entity that the loan facility is available for utilisation.
Business Account: - HL Premier Eight Account - Current Account - Call Account	S\$200	Account opened with a minimum deposit of S\$50,000 in fresh funds and such minimum balance is maintained for a continuous period of five (5) calendar months starting from the date of account opening. For the purposes of these terms and conditions, "fresh funds" refer to funds not originating from any existing account with the Bank and funds that are not withdrawn and re-deposited within the last 30 days of the opening of the Referred Entity's account with the Bank.

- The Referrer must provide the Bank with full and accurate particulars and other information as required by the Bank, using the Bank's Referrer Acknowledgement Form. For the avoidance of doubt, the said Referrer Acknowledgement Form must be received by the Bank within the Programme Period to qualify, and the date of referral shall be the date the Bank receives the relevant Referrer Acknowledgment Form. Only the first referral submitted by the Referrer that meets the criteria of an eligible Referrer under Clause 2 will be eligible for the Reward (as defined below). The decision of the Bank as to which referral was received first in time is final and conclusive.
- The Referred Entity must not have applied for the same product(s) as those that they are being referred for ("Referred Product(s)") within the 6 months prior to 1 September 2024 and between 1 September 2024 to the date of referral of the Referred Entity by the Referrer.
- A Referred Entity must not have been referred to the Bank under this Programme previously, whether by the Referrer or another referrer and regardless of the number or types of product(s) it expresses an interest in.
- A referral will not be considered a "Successful Referral" when the Referred Entity:
 - is the Referrer; or
 - when the referral is made by an employee of the Bank or its affiliated company in his/her capacity as an employee of the Bank or the relevant affiliated company and where the referral of such Referred Entity forms part of the duties of the employee.

Reward

- A Referrer who makes a Successful Referral in accordance with the terms and conditions of this Programme shall be entitled to receive a one-off referral fee in the amount set out against the relevant Referred Product in the table in Clause 5 for each Successful Referral.
- The referral fee that a Referrer is entitled to receive ("**Reward**") shall be awarded to the Referrer in the form of a one-off account credit. The Bank reserves the right in its sole and absolute discretion to replace or substitute all or part of the account credit awarded pursuant to a Reward with shopping voucher(s) of equivalent or similar value in its sole and absolute discretion at any time without prior notice or reason (and the Bank shall not be obliged to disclose its reasons).

12. The Reward awarded under this Programme is not exchangeable for any other items and is non-transferable and non-assignable.
13. HL Bank will contact Referrers who have made a Successful Referral based on their records and contact details maintained with the Bank within 3 months of the relevant date of Successful Referral, to inform them of the Reward which they are eligible to receive and related processes, and you hereby acknowledge and consent to the same.
14. Each Reward in the form of a one-off account credit shall be directly credited by the Bank into any of the Referrer's Singapore Dollar current/cheque/savings account(s) with the Bank, as determined by the Bank in its sole and absolute discretion, within 3 months of the date of Successful Referral, and subject always to such account with the Bank being valid and in good standing (as determined by the Bank in its sole and absolute discretion).
15. For the purpose of these Programme terms and conditions, "valid and in good standing" means, in relation to the relevant account:
 - a. the account must not be suspended, cancelled, terminated or closed for any reason;
 - b. the account is not delinquent or unsatisfactorily conducted for any reason; and
 - c. you have not breached any terms and conditions governing the banking relationship between you and the Bank.
16. With regards to the Business and Corporate Banking Current Accounts eligible under this Programme in respect of the Referred Entity, in the event that the requisite minimum balance in Clause 5 is not maintained by the Referred Entity for the period of 5 months starting from the date of account opening, the Bank reserves the right to decline to award the Reward, or cancel crediting of the Reward and/or deduct from any of the Referrer's account(s) with the Bank (without notice to the Referrer), the value of the Reward under this Programme.
17. Without prejudice to Clause 14, in the event that the Referrer ceases to maintain a minimum of one (1) Singapore Dollar denominated current/cheque/savings account with the Bank prior to receiving the Reward or if any of the Referrer's account(s) with the Bank are suspended, closed or the Referrer is in breach of any of the terms and conditions governing the banking relationship between the Referrer and the Bank, the Referrer will be considered as disqualified from this Programme and the Reward will be forfeited.
18. There is no limit to the number or value of Rewards that may be received by each Referrer for Successful Referrals within the Programme Period.

General

This Programme is not valid in conjunction with other promotions carried out by the Bank unless otherwise specified.

19. By participating in the Programme, customers are deemed to have read, understood and agreed to be bound by the terms and conditions herein.
20. If the Reward has been credited to your account and the Bank subsequently determines that the Referrer is ineligible to receive the Reward, the Bank may at its sole discretion forfeit the Reward, reclaim the Reward or charge to and debit an amount equal to the Reward from the account without giving prior notice to the Referrer. If the monies standing to the credit of your account is not sufficient to reimburse the Bank, the Referrer shall immediately reimburse the Bank for the required amount through such other means as the Bank may determine in its sole discretion.

21. The Bank shall have the sole and absolute discretion to exclude any person from participating in the Programme without any obligation to furnish any notice and/or reason. The Bank's decision on all matters relating to the Programme shall be final and binding on all customers.
22. The 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 Programme.
23. The 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 Programme at any time without any prior notice or liability to any person.
24. The Bank reserves the right to decline to award the Reward (or if applicable, cancel crediting of the Reward), or deduct from any of the Referrer's accounts with the Bank the value of the Reward awarded, under this Programme (without prior notice to the Referrer), in the event that the Bank determines (in its sole and absolute discretion) that any of the requirements herein or the terms and conditions governing the banking relationship between the Referrer and the Bank had not been complied with, including but not limited to the following:
 - a. where the Referrer has acted fraudulently or dishonestly;
 - b. where the Referrer has conducted himself/ herself/itself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against the Bank; or
 - c. upon the occurrence of any event giving rise to a right for the Bank to suspend or terminate any (or all) of our terms and conditions for a product, as set out in the General Banking Standard Terms and Conditions Governing Accounts and elsewhere in any of our terms and conditions governing the banking relationship between the Referrer and the Bank .You further agree that, under any of the circumstances stated above, the Bank is not obliged to substitute the Reward with a gift or account credit of lower value.
25. The Bank's General Banking Standard Terms and Conditions Governing Accounts, Standard Terms and Conditions, HL Bank Premier Eight Account (SGD & USD) Bonus Interest Promotion Terms and Conditions and Terms & Conditions for HLB Connect Internet Banking Services shall apply.
26. All information is accurate as at the date of publication.

Deposit Insurance Scheme:

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.