

HL Rewards+ Programme Terms & Conditions

1. HL Rewards+ ("Programme") is a customer loyalty programme operated by HL Assurance Pte. Ltd. ("HL Assurance"). Participation in the Programme is subject to these Terms & Conditions.

2. Membership is complimentary and available only to customers who hold eligible HL Assurance insurance policies. Eligible customers will automatically be enrolled into the Programme and assigned a membership tier; separate registration is not required.

3. The Programme consists of multiple membership tiers. Membership tier qualification is determined based on criteria established by HL Assurance, including but not limited to:

- Eligible policies held
- Premium value
- Policy status
- Other qualifying requirements

HL Assurance may review and update membership tiers periodically and reserves the right to determine programme eligibility at its sole discretion.

4. Membership Benefits

Benefits are offered based on membership tier.

Benefits may include but are not limited to:

- Rewards
- Vouchers
- Promotions
- Lifestyle privileges
- Referral incentives
- Birthday rewards
- Partner offers

Benefits are not exchangeable for cash unless otherwise stated.

5. Rewards are subject to individual redemption terms.

Certain rewards may:

- expire after a specified period;

- have limited quantities;
- require minimum qualifying criteria;
- be subject to merchant terms and conditions.

Expired rewards will not be reinstated.

6. HL Assurance may review membership status at any time. Customers may be upgraded or reassigned to another membership tier based on programme eligibility.

7. Eligible insurance products contribute towards your HL Rewards+ membership. The list of eligible products may change from time to time.

Personal Insurance eligible products include selected:

- Travel Insurance
- Home Insurance
- Motor Insurance
- Maid Insurance
- Personal Accident Insurance
- Critical Illness Insurance
- Hospital Income Insurance
- Family Protection Plans

8. Policy Changes

Changes to eligible insurance policies, including cancellation, lapse, termination, endorsement, or non-renewal, may affect membership eligibility and available benefits.

9. Referral Rewards

Referral campaigns are subject to separate promotional terms. Referral rewards will only be issued after all qualifying conditions have been fulfilled.

10. By participating in the Programme, customers agree to receive programme-related communications through channels including:

- Email
- Customer Portal
- Mobile App
- Push Notifications

- SMS
- WhatsApp
- Other digital communication channels

Marketing preferences will continue to apply in accordance with applicable laws.

11. Programme Changes

HL Assurance reserves the right to:

- modify programme benefits;
- amend membership tiers;
- change eligibility criteria;
- introduce new rewards;
- withdraw existing rewards;
- revise programme mechanics;
- suspend or terminate the Programme,

at any time without prior notice where reasonably necessary.

12. HL Assurance may suspend or terminate membership where fraudulent activity, abuse, misuse, or behaviour inconsistent with the Programme is identified. Any rewards obtained through fraudulent means may be forfeited.

13. Certain rewards may be provided by third-party merchants. Such offers are subject to the respective merchant's terms and conditions. HL Assurance is not responsible for the goods or services supplied by third-party merchants and merchant-related disputes.

14. Personal data collected or used for the Programme will be handled in accordance with HL Assurance's Privacy Policy and applicable data protection laws.

15. In the event of any dispute relating to the Programme, membership eligibility, rewards, or interpretation of these Terms & Conditions, the decision of HL Assurance shall be final.

16. By participating in the Campaign, You consent to receiving information about promotion and product updates from HL Assurance and its related companies (collectively, "Hong Leong Group"). In addition, You confirmed to have read and understood the HL Assurance Personal Data Policy (<https://www.hlas.com.sg/policyonpersonaldata>) and consents to the collection, use, disclosure and/or processing of Your personal data by HL Assurance.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your policy is automatic, and no further action is required from You. 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 Pte. Ltd. or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).