

Hong Leong General Investment Account-i 12-months tenor @ 3.85% p.a bundling Campaign Terms & Conditions

These Terms & Conditions are to be read as a whole with the General Terms & Conditions of Accounts for Deposits and Islamic Banking Deposits, Product Disclosure Sheet for General Investment Account-i and any other relevant terms and conditions as Hong Leong Islamic Bank (“the Bank”) may impose from time to time, as well as other rules and regulations binding on the Bank.

1. The Bank is running a Festive Season General Investment Account-i (“GIA-i”) 12 months tenor Promotion (“the Promotion”) that will commence from 15 December 2011 to 29 February 2012 (“Campaign Period”), both dates inclusive unless otherwise notified by the Bank.
2. The Promotion is open to all new and/or existing customers i.e. Individuals, Sole-Proprietorship, Partnership, Associations, Clubs, Schools, Societies and Professional Practitioners with new funds (as defined in Item (should be 8?)7 below cross reference to 7 - definition here refers to the new funds? Or earmarking?) during the campaign period.
3. New and existing external customers may also participate in the Promotion.
4. The tenor and indicative profit rate for the promotion as follows:

	Tenor	Promotion Rate
Existing and New customers	12 months	3.85% p.a
Priority Banking customers	12 months	3.95% p.a

5. For customers to be eligible for the promotion rate, they are required to place a minimum amount in GIA-i and Savings or Current Account-i (“CASA-i”) utilising only “new funds” with amount as stipulated below.

Minimum Amount in GIA-i	Savings or Current Account-i
RM20,000	RM5,000

6. The maximum deposit under this campaign is RM2,000,000 for non-Priority Banking (“PB”) customers and RM5,000,000 for PB customers.
7. The additional RM5,000 in Savings-i or CASA-i is for a one time only requirement and the amount will be earmarked for 4 months.
8. “New funds” is defined as follows:
 - a. Cash, Interbank GIRO, new funds received via telegraphic transfer from other banks, local cheque or banker’s cheque issued by other banks;
 - b. Redeemed equity unit trust funds and Hong Leong Invest Safe, and re-deposited shall be considered as new funds;
 - c. Monies which are newly deposited into CASA-i based on prior month’s month end CASA-i balance. Arising from this, fund transfers from existing CASA/FD accounts from Hong Leong Bank and CASA-i/GIA-i accounts from the Bank are not considered as new funds; and
 - d. Maturing Fixed Deposits, Hong Leong Junior General Investment Account-i & GIA-i will not be considered as new funds.

9. For the customers to be eligible for the Early Bird Gift, a minimum deposit must be placed as per below table.

Existing Customers	New Customers
RM50,000	RM100,000

10. PB customers who participate in this campaign will receive an Exclusive Festive Season gift with deposit amount of RM200,000.
11. This Early Bird Gift is limited to one (1) unit only per customer on while stocks last basis.
12. This Exclusive Festive Season Gift for PB customers is limited to one (1) unit only per customer on while stocks last basis.
13. Upon maturity the principal will be not be auto-renewed at the Promotion rate as it will be renewed at the prevailing 12-month GIA-i board rate.
14. CASA-i includes:
- i. Hong Leong Basic Savings Account-i
 - ii. Hong Leong Savings Account-i
 - iii. Hong Leong Multi-Tier Savings Account-i
 - iv. Hong Leong Junior Savings Account-i
 - v. Hong Leong Basic Current Account-i
 - vi. Hong Leong Current Account-i
 - vii. Hong Leong Current One Account-i
 - viii. Hong Leong Small Business current Account-i
 - ix. Hong Leong An-Nisa Savings Account-i
15. The Bank reserves the right to amend, alter or modify the terms and conditions of the Promotion wholly or in part and reserves the right to terminate or extend the Promotion at its absolute discretion. A notification will be posted at the Bank's website and the Bank's premise for any changes on the Promotion.

Eligible deposits are protected by PIDM