

Term Investment Account-i (TIA-i) – One day Special 7.7 Promotion

Last updated on 29 June 2022

PROMOTIONAL TERMS AND CONDITIONS

These promotional terms and conditions of Term Investment Account-i by Hong Leong Islamic Bank (TIA-i) are to be read together with the Terms & Conditions of TIA-i and any other relevant terms and conditions as imposed by Hong Leong Islamic Bank Berhad 200501009144 (686191-W) (“**HLISB**” or “**the Bank**”). The Bank may impose such other relevant terms and conditions as well as other rules and regulations at any time with prior notice.

These promotional terms and conditions are applicable only for TIA-i, which is an Unrestricted Investment Account (UA) that permits subscriptions and redemptions to be performed online via Hong Leong Digital Banking Services (“**HLB Connect**”).

HLISB’s “**TIA-i 12-Months Promotion**” (“**Promotion**”) commences on 7 July 2022 and ends on 7 July 2022 (11.59 pm) 1 day offer inclusive both dates inclusive or upon reaching the promotion set target, whichever comes first (“**Promotion Period**”), unless notified otherwise.

Terms & Conditions (“T&Cs”):

The following sets out the terms and conditions applicable to the Promotion T&Cs:

Eligibility

1. The Promotion is open to individual(s) and sole-proprietor(s) (“**Investor(s)**”) who are the primary accountholders of a HLISB Current or Savings Account-i (“**CASA-i**”) / Hong Leong Bank Berhad (“**HLB**”) Current or Savings Account (“**CASA**”). The Investor(s) must register for the HLB Connect facility before or during the Promotion Period.
2. Joint CASA-i / CASA accountholders are not allowed to open or operate TIA-i and are not allowed to participate in the Promotion.
3. The Promotion is only for new subscriptions made during the Promotion Period. Investor(s) who renew their existing investments during the Promotion Period do not qualify to participate in the Promotion, unless the Investor(s) redeems an existing investment and makes a new subscription during the Promotion Period.

Promotional Indicative Rate for TIA-i & Subscriptions

Investor(s) who have subscribed an amount between Ringgit Malaysia Two Thousand (RM2,000) and Ringgit Malaysia Five Million (RM5,000,000) for a twelve (12) months tenure TIA-I during the Promotion Period are entitled to the following Promotional Indicative Rate as set out below:-

Promotion Period	Tenure	Profit Sharing Ratio (PSR) Customer: Bank	Promotional Indicative Rate	Minimum Fund Subscription Amount in TIA-i	Maximum Fund Subscription Amount in TIA-i per subscription
7/7/2022	12 months	85:15	3.20% p.a*	RM2,000	RM5,000,000

* If there is an Overnight Policy Rate (OPR) change, the expected profit rate for new subscription (after the OPR change) may be changed during the Promotion Period.

Promotion Mechanisms

4. **Renewal:** The “Promotional Indicative Rate” is only for TIA-i subscription for twelve (12) months tenure. Any renewals of the TIA-i tenures after that initial period of twelve (12) months will be subject to the prevailing HLISB indicative board rate at the time of the renewal.
5. For Investor(s) with an existing CASA-i / CASA at HLISB / HLB, the TIA-i subscription can be made via HLB Connect from CASA-i / CASA. Investor(s) without an existing CASA-i / CASA with the Bank is required to open a CASA-i with HLISB before subscribing to TIA-i.

Connect Campaign Contest

Stand a chance to win a cash reward of RM777

6. To earn entry for this Contest, investor(s) are required to subscribe TIA-i within the Campaign Period. One (1) subscription of minimum RM5,000 is eligible to earn one (1) entry . Investor(s) may place higher investment amounts to earn more entries.

Subscription	Entries Earned
1 subscription with the amount of RM5,000	1
1 subscription with the amount of RM15,000	3
1 subscription with the amount of RM17,000	3

7. For this purpose of this Contest, the Investor(s) who have fulfilled all the criteria in Clause 6 above will be referred to as “**Eligible Customers**”
8. There is no limitation to the number of entries made during the Campaign Period, however, each Eligible Customer is only eligible to win one (1) prize.
9. Eligible Customers who meet the criteria mentioned herein will stand a chance to win the following Contest Prize(s) (“**Contest Prize**”):-

Reward	No. of Winners
Cash of RM777	20

Contest Winners Selection and Prizes Fulfilment

10. The Contest Winners selection process are as follows:
- (a) Eligible Customers who have subscribed to TIA-i during the Campaign Period and earned entries in accordance to Clause 6 above, will be shortlisted for the Contest Prizes;
 - (b) One hundred (100) Eligible Customers will be randomly selected within sixty (60) Business days after at the end of the Campaign Period (“**Shortlisted Customers**”)
11. The Shortlisted Customers will be contacted via Short Message Service (“SMS”) by HLISB’s appointed SMS service provider on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Customers as shown in HLISB’s system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a question and answer session (“Q&A”) to answer one (1) question correctly within the fastest time frame. The SMS service for this Contest is provided and supported by XOX Technology Berhad 199901007872 (482772-D), a SMS vendor officially appointed by the Bank (“XOX Technology”).
12. The Shortlisted Customers will be disqualified from participating in this Contest in the event the Shortlisted Customers answer the question wrongly and/or do not respond to the question sent by HLISB or its appointed SMS service provider via SMS within one (1) calendar day.
13. The first twenty (20) Shortlisted Customers who respond via SMS with the correct answer in the correct format and in the fastest time as instructed in the SMS sent by HLISB or its

appointed SMS service provider will be deemed as winner (“**Contest Winners**”) for Contest Prize(s).

14. Shortlisted Customers shall be responsible for the SMS cost(s) incurred in participating in this Contest.
15. HLISB will not be liable and responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunications service providers in which may result in the Shortlisted Customers being omitted from participating in this Contest.
16. Announcement of Contest Winners and delivery of the Contest Prizes are as follows (“**Winners Announcement**”):-

Winners	Announcement of Winners	Fulfilment
Contest Prizes	Within 60 business days after the end of Campaign Period	Contest Winner will be contacted by the Bank either in writing or by phone for the prize delivery arrangement.

17. The Contest Winners will be notified by the Bank either in writing, by phone, by Short Message Service (“SMS”) or in any other manner which the Bank deems practical (“**Winners Notification**”) on a best effort basis at their latest telephone numbers or addresses duly captured by and reflected in the Bank’s system and/or records.
18. For the avoidance of doubt, it is essentially the obligation of Customers to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank will not be held responsible / liable in the event that the Bank is unable to send / deliver the Winners Notification due to the inaccurate / invalid telephone number and / or address provided by the Customer, or the SMS is unable to be sent / delivered due to any reason whatsoever.
19. The Bank will not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customer’s TIA-i account on the relevant subscription which may result in the Eligible Customers being omitted from earning the entry for the Contest.
20. Contest Winners’ TIA-i and CASA-i / CASA must be active and valid, and must not be in breach of any of the terms and conditions of this Contest and/ or General Terms and Conditions of TIA-i at the point the Prizes are awarded, failing which the Prizes will be forfeited at HLISB’s discretion. There will be no replacement made in the case of forfeiture.
21. Contest Prizes will be on an as-is basis to the selected Contest Winners only. Contest Prize(s) are neither transferable nor exchangeable. HLISB reserves the right to replace the Contest Prize(s) with any other item of equal value at its discretion may be due to unavailability of prizes or due to unforeseen circumstances etc.
22. All staff of HLISB/HLB are not eligible to participate in this Campaign.

General

23. By participating in this Promotion, the Investor(s) agrees:-

- (a) to follow the T&Cs herein;
- (b) that the Bank's decision on all matters relating to this Promotion is final, binding and conclusive; and
- (c) to access HLISB's website at www.hlisb.com.my/TIA-i regularly to view the T&Cs of the Promotion and ensure to be kept up-to-date on any changes or variations to the T&Cs.

24. HLISB reserves the right to:-

- (a) add, delete, suspend or change the T&Cs contained herein, either wholly or in part, by informing the Investor(s) earlier. The Bank will post the updated T&C on the Bank's website, or in any manner that the Bank considers as reasonably suitable; and
- (b) disqualify any Investor(s) from participating in the Promotion for not complying to the T&Cs herein as HLISB considers reasonably appropriate.

25. All other T&Cs that are relevant to TIA-i shall continue to apply unless stated otherwise in the T&Cs herein.

26. For the Investor(s) to be entitled to the TIA-i Promotional Indicative Rate, the subscription of TIA-i have to be made within the Promotion Period via HLB Connect.

27. The T&Cs is governed by and construed in accordance with the laws of Malaysia and the Investor(s) agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

28. If there are any differences between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the Investor(s) should refer to this T&Cs.

29. The T&Cs herein and the General Terms and Conditions of TIA-i is to be read together as an entire agreement. If there are any differences between the T&Cs herein and the General Terms and Conditions of TIA-i, The Investor(s) should refer to this T&C which is only applicable for this Promotion.

30. The General Terms and Conditions applicable to this Promotion are available at www.hlisb.com.my/TIA-i.

31. Words indicating one gender include all other genders and words including the singular include the plural and vice versa.

If you have any enquiries regarding the T&Cs, please email us at hlonline@hlbb.hongleong.com.my

THIS PRODUCT IS NOT PROTECTED BY PIDM