

**FREQUENTLY ASKED QUESTIONS (FAQs)  
OF  
TERM INVESTMENT ACCOUNT-i (TIA-i)**


1. What is TIA-i?  
TIA-i is a type of Investment Account based on a profit sharing Shariah contract, which is known as *Mudarabah* contract. The *Mudarabah* contract is carried out between the Investment Account Holder(s) (IAH) as the Investor or Capital Provider (*Rabbul Mal*) and Hong Leong Islamic Bank Berhad (HLISB) as the fund manager or entrepreneur (*Mudharib*).
2. What is the benefit of investing in TIA-i?  
TIA-i targets for stable and consistent returns which are generally higher than the standard term/ fixed deposit account over an agreed period of time through low to medium risk investment.
3. What is the tenure(s) offered by TIA-i?  
The tenure(s) offered are 3, 6 and 12 months.
4. Is TIA-i a Shariah compliant product?  
Yes, TIA-i is a Shariah compliant product and falls under the Islamic Financial Services Act 2013 (IFSA). TIA-i is also under the purview of Hong Leong Islamic Bank Shariah Committee (HLISB SC) and Bank Negara Malaysia (BNM) and has been approved by both.
5. How risky is TIA-i?  
TIA-i is a low to medium risk investment.
6. Where will the fund be invested?  
The fund will be invested in House Financing-i, Personal Financing-i and Business Term Financing-i within HLISB.
7. Is there any maximum investment amount?  
No, there is no maximum investment amount for board rate. During campaign period on the other hand, the maximum investment amount depends on the promotional terms.
8. I tried transacting RM500,000 to subscribe for TIA-i but it failed. Why is that so?  
Hong Leong Connect has a maximum limit of RM250,000 per transaction. Hence, you can invest above RM250,000 through a combination of more than one (1) transaction. For example, investor(s) may subscribe RM500,000 through two (2) transactions of RM250,000.
9. What is the minimum investment amount?  
RM500 (Ringgit Malaysia Five Hundred) for board rate. During campaign period however, the minimum investment amount depends on the promotional terms.
10. Can I invest less than the minimum investment amount?  
No.
11. Are there any auto renewal features?  
Yes, there are. Investor(s) can choose the following options:
  - I. With Auto Renewal:
    - a) Auto renew principal only (P) – Only principal amount will be renewed, Profit will be credited into investor(s)'s Current Account-i/ Savings Account-i (CASA-i) within Hong Leong Islamic Bank (HLISB) or Current Account/ Savings Account within Hong Leong Bank (HLB); or
    - b) Auto renew principal with profit. – Both principal and profit will be renewed.

Once IAH's fund has reached its maturity, the indicative rate for the subsequent renewal will be subjected to the prevailing HLISB indicative board rate as set out in Product Disclosure Sheet ("PDS") applicable at the time of renewal.

- II. Without Auto Renewal – investment will mature at the end of the investment period (i.e. the tenure). Principal and profit will be credited into investor(s)'s CASA-i (HLISB)/ CASA (HLB).
12. Who will manage the investment of TIA-i?  
Hong Leong Islamic Bank (HLISB).
  13. Who can subscribe to TIA-i?  
Individual(s) above 18 years old and sole proprietorship(s).
  14. Can I instruct Hong Leong Islamic Bank (HLISB) on how to manage my investment in TIA-i?  
No, you cannot give any instructions or conditions to HLISB about how to manage your investment as the product structure has been pre-determined as defined in the PDS.
  15. How do I invest in TIA-i?  
To invest into TIA-i, you must have a Current Account-i/ Savings Account-i (CASA-i) within Hong Leong Islamic Bank (HLISB) or a Current Account/ Savings Account (CASA) within Hong Leong Bank (HLB). You can only invest in TIA-i through Hong Leong Connect via <https://s.hongleongconnect.my/>.
  16. What are the steps to subscribe TIA-i through Hong Leong Connect?



**Follow these steps to subscribe Term Investment Account-i**

- 1**   
Login to [www.hongleongconnect.my](http://www.hongleongconnect.my)
- 2**   
Click 'Apply' > 'Investment Account-i' > 'Create Account/New Subscription'
- 3**   
Upon prompt, complete the Suitability Assessment to assess your risk profile
- 4**   
Choose 'Term Investment Account-i' and click 'Subscribe'
- 5**   
Enter the required subscription details and click 'Next'
- 6**   
Enter TAC and click 'Submit'. Save receipt for future reference.

Investment Account Holders (IAHs) are advised to read the Terms & Conditions and Product Disclosure Sheet available on Hong Leong Connect and HLISB Website prior to making any subscriptions.

17. Is TIA-i available to subscribe via branch?  
No. The only channel for TIA-i, including subscription and redemption of fund, is Hong Leong Connect.
18. What browsers can support Hong Leong Connect?  
All browsers can support Hong Leong Connect including Internet Explorer, Mozilla Firefox, Google Chrome, Safari, etc.

19. Is there any cost to register for Hong Leong Connect?  
No, there aren't any fees and charges to register for Hong Leong Connect.
20. Are there any fees and charges for TIA-i?  
No.
21. Can I redeem my investment in TIA-i before the maturity date?  
We strongly discourage premature redemption as this is an investment product that aims to generate stable income within a particular period of time. Nevertheless, premature redemption is allowed but there will be no profit paid.
22. How do I receive the profit?  
Profit payment will be credited into your Current Account-i/ Savings Account-i (CASA-i) within Hong Leong Islamic Bank (HLISB) or a Current Account/ Savings Account (CASA) within Hong Leong Bank (HLB) based on the mutually pre-agreed Profit Sharing Ratio (PSR). For further information on PSR, please refer to the Product Disclosure Sheet (link).
23. When do I get the profit?  
Profit gained will be credited at the end of investment period (i.e. the tenure).
24. Is the profit return guaranteed?  
No, the rate of return for investments in TIA-i is an indicative profit rate.
25. Can my profit return be higher than the indicative profit rate?  
No, as you have agreed to forego the excess profit above the indicative profit rate under the Shariah principal of Tanazul.
26. Is partial redemption allowed?  
No.
27. Is joint-account allowed under TIA-i?  
No.
28. Is it possible that I incur losses or no profit through TIA-i?  
Yes, it is possible due to reasons like market wide failures, financial/ economic crisis, force majeure (such as war, natural disaster, etc) or various other factors. Based on *Mudarabah* principle, the investor(s) will bear any losses incurred unless the loss is due to any act of misconduct, negligence or breach of specific term by Hong Leong Islamic Bank (HLISB).
29. How do I close TIA-i?  
Login to your Hong Leong Connect and fully redeem your TIA-i investment. The system will then close your TIA-i account.
30. Do I get account statement for TIA-i?  
Yes. An online account statement will be posted in Hong Leong Connect on the first week of every month.
31. Why do I have to take the Investor Suitability Assessment (ISA)?  
The ISA is used to measure your risk profile/ appetite so that Hong Leong Islamic Bank (HLISB) can caution you if the investment doesn't suit your risk profile. This is to ensure that you are well-informed of the risks in making a certain investment decision.
32. How will the Investor Suitability Assessment (ISA) help me in making my investment decision?  
The ISA assesses you in three key areas:
- Financial capabilities;
  - Investment need and appetite; and
  - Investment knowledge and experience.

This assessment is designed to get the most accurate view possible on your risk profile. However, the accuracy of this assessment depends on how genuine you are in answering the questions.

33. Is TIA-i protected by Perbadanan Insurans Deposit Malaysia (PIDM)?  
No, the product is not protected by PIDM