

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

**Introduction on 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 stable and consistent returns which are generally higher than the standard term/fixed deposit account over an agreed period of time through low-risk investment.

3. What are the tenures offered by TIA-i?

The tenures offered are 1, 3, 6, 9, and 12 months.

4. Who can subscribe to TIA-i?

Individual(s) above 18 years old and sole proprietorship(s) (with an Individual Current Account or Savings Account (CASA)/Current Account-i or Savings Account-i (CASA-i)).

5. 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).

6. How risky is TIA-i?

TIA-i is a low-risk investment product.

7. Is a joint account allowed to invest in TIA-i?

No, only individual accounts are allowed to invest in TIA-i.

**Investment Portfolio**

8. Where will the fund be invested?

The fund will be invested in Property Financing-i, Personal Financing-i, and Term Financing-i within HLISB.

9. Who will manage the investment of TIA-i?

Hong Leong Islamic Bank (HLISB).

10. Can I instruct 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 Product Disclosure Sheet (PDS).

**TIA-i Account Opening**

11. How do I invest in TIA-i?

To invest in TIA-i, you must first have a CASA-i with HLISB or a CASA with Hong Leong Bank (HLB). You can only invest in TIA-i through HLB Connect via <https://s.hongleongconnect.my/>.

12. What are the steps to invest in TIA-i through HLB 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.

13. Can I perform any TIA-i transactions at branches?

No, the only channel for TIA-i for both subscription and redemption of funds, is via HLB Connect.

14. What is the minimum investment amount for TIA-i?

RM500 (Ringgit Malaysia Five Hundred) for board rate. However, the minimum investment amount will depend on the promotional terms during the campaign period.

15. What is the maximum investment amount for TIA-i?

There is no maximum investment amount for the board rate. However, the maximum investment amount will depend on the promotional terms during the campaign period.

16. Can I invest less than the minimum investment amount?

No.

**Subscription and Redemption**

17. I tried transacting RM500,000 to invest in TIA-i but it failed. Why is that so?

HLB Connect has a maximum limit of RM250,000 per transaction. Hence, you can invest above RM250,000 through a combination of more than 1 transaction. For example, you may invest RM500,000 through 2 transactions of RM250,000.

18. Are there any auto-renewal features for TIA-i?

Yes, there are. IAH can choose the following options for auto-renewal:

- **Principal only:**  
Only principal amount will be renewed; profit will be credited into IAHs' CASA/CASA-i;  
or
- **Principal with Profit:**  
Both principal and profit will be renewed.

19. Can I redeem my TIA-i before the maturity date?

We strongly discourage early redemption. However, early redemption is allowed but there will be no profit paid.

20. Is partial redemption allowed?

No.

**Profit Distribution**

21. How do I receive the profit?

Profit payment will be credited into your CASA/CASA-i based on the mutually pre-agreed Profit Sharing Ratio (PSR). For further information on PSR, please refer to the Product Disclosure Sheet [here](#).

22. When do I get the profit?

Profit will be credited at the end of the investment period/tenure.

23. Is the profit return guaranteed?

No, the rate of return for TIA-i is an indicative profit rate.

24. 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 concept of Tanazul.

25. Is it possible that I incur losses or no profit through investment in 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* contract, the IAH will bear any losses incurred unless the loss is due to any act of misconduct, negligence, or breach of the specific term by HLISB.

**Fees and Charges**

26. Are there any fees and charges for TIA-i?

No.

**General Inquiry**

27. Do I get an account statement for TIA-i?

Yes, an online account statement will be posted in HLB Connect.

28. What browsers can support HLB Connect?

All browsers can support HLB Connect including Internet Explorer, Mozilla Firefox, Google Chrome, Safari, etc.

29. Is there any cost to register for HLB Connect?

No, there is no cost to register for HLB Connect.

30. Why do I have to take the Suitability Assessment (SA)?

The SA is used to measure your risk profile/appetite so that HLISB can remind you if the investment does not suit your risk profile. This is to ensure that you are well-informed of the risks in making a certain investment decision.

31. How will the SA help me in making my investment decision?

The SA assesses you in 3 key areas:

- Financial capabilities;
- Investment need and appetite; and
- Investment knowledge and experience.

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

32. Is TIA-i protected by Perbadanan Insurans Deposit Malaysia (PIDM)?

The product is **NOT** protected by PIDM.