

**Terms & Conditions
Of
Term Investment Account-i (TIA-i)**

KINDLY READ AND UNDERSTAND ALL THE TERMS BEFORE YOU SIGN THE CONTRACT.

1. DEFINITION

1.1. The following words have the meaning as written below:

“**Bank**” means **Hong Leong Islamic Bank Berhad (200501009144 (686191-W))** or “**HLISB**”.

“**Bank Negara Malaysia**” or “**BNM**” means Central Bank of Malaysia.

“**Business Day**” means a day on which HLBB/ HLISB is open for business in West Malaysia, Sabah or Sarawak, as the case may be.

“**Current Account-i & Savings Account-i**” or “**CASA-i**” is a HLISB Shariah-compliant deposit account.

“**Current Account & Savings Account**” or “**CASA**” is a HLBB deposit account.

“**HLBB**” means Hong Leong Bank Berhad and its branches.

“**HLISB**” means Hong Leong Islamic Bank Berhad and its branches.

“**Hong Leong Connect**” means the internet banking services provided by HLISB/HLBB to enable you to perform banking transactions on these Terms and Conditions with the use of any electronic device through the internet browser with the Security Codes; and include the services as may be provided by HLISB /HLBB at any time, and from time to time.

“**IFSA**” means Islamic Financial Services Act 2013 and any of its amendment.

“**Investment Account-i**” or “**IA-i**” means an account under which money is paid and accepted for the purposes of investment, including for the provision of finance, in accordance with Shariah on terms that there is no express or implied obligation to repay the money in full and:

- (a) either only the profits, or both the profits or losses, thereon shall be shared between the person paying the money and the person accepting the money; or
- (b) with or without any return.

“**Investment Account Holder(s)**” or “**IAH(s)**” means the holder(s) of the Investment Account-i product offered by the Bank, or also known as “Investor”.

“**Investor Suitability Assessment**” or “**ISA**” means an exercise carried out by HLISB to gather necessary information from the prospective Investor(s) on the Investor(s)’s personal profile, risk appetite and ability to bear risk in order to form a reasonable basis for the Bank’s recommendation.

“**Maturity Date**” refers to the day on which the investment matures and the capital invested together with the profit gained is returned to the Investor(s). Where the maturity date falls on a public holiday or non-banking Business Day, the maturity date shall be deemed to fall on the next Business Day.

“**Mudarabah**” is an Islamic contract between the capital provider (i.e. the owner of the capital) and the entrepreneur (i.e. the one who manages the capital provided), where any profit will be shared between the two parties according to a mutually pre-agreed ratio while financial losses will be borne only by the capital provider. The entrepreneur will suffer the losses in terms of time and effort lost and not in monetary terms, unless the loss is due to the wilful misconduct and negligence by the entrepreneur.

“**Product Disclosure Sheet**” or “**PDS**” is a document which contains the relevant information about the product offered by the Bank.

“**Profit Sharing Ratio**” or “**PSR**” means the predetermined profit sharing ratio to be shared between the Investor(s) as capital provider and HLISB as fund manager (or also known as the “Entrepreneur”).

“**Qualified Retail and Business Financing Assets**” means retail and business financing assets of HLISB that have been selected to invest in to provide Investor(s) with a stable and consistent return over an agreed investment interval.

“**Shariah**” means Islamic laws relating to all aspects of human life established by God for His servants. The laws are divided into three i.e. those relating to belief (aqidah), those relating to deeds (fiqh) and those relating to ethics (akhlaq). In this meaning, Shariah is another word for Islam.

“**Shariah Compliant**” means in accordance to Shariah principles as determined by the Shariah Committee of HLISB and approved by the Shariah Advisory Council of Bank Negara Malaysia

“**Tanazul**” means the Investor(s) foregoes or waive the profit if certain events occur.

“**Terms & Conditions**” means the terms and conditions set out in this agreement and shall include any amendments, variations and supplements made from time to time by HLISB/ HLBB with prior notice.

“**TIA-i**” means Term Investment Account-i product.

“**Unrestricted Investment Account**” or “**UA**” means a type of investment account where the IAH provides the IFI with the mandate to make the ultimate investment decision without specifying any particular restrictions or conditions.

1.2 Interpretation

- (a) Words indicating the masculine gender includes both the feminine and neuter genders and vice versa. Words indicating singular number includes the plural number and vice versa.
- (b) Where the Investor(s) consists of more than one person, the obligations and liabilities of each person shall be joint and several.

2. SHARIAH PRINCIPLE

- 2.1. TIA-i is a term investment account based on a profit sharing contract, which is known as Mudarabah contract. The Investor(s) act as a capital provider by investing in the TIA-i. The Bank accepts the capital and will manage it on behalf of the Investor(s) by investing the money in the manner that the Bank deems fit, as long as it does not contradict Shariah requirements and is according to the Terms & Conditions including the general mandate of the Investor(s).
- 2.2. Any profit gained from the investment is shared between the Investor(s) and the Bank according to a predetermined PSR that has been agreed on by both parties.
- 2.3. Any monetary losses incurred will be borne by the Investor(s), as long as such losses are not due to the Bank’s misconduct, negligence or breach of specified terms. HLISB may suffer losses in terms of costs and time.

3. GENERAL PROVISIONS

- 3.1. The product is classified under UA. The Investor(s) will accept the Bank’s decisions and/or management of this investment product.
- 3.2. The eligible investor(s) are individuals and/or sole proprietorship.
- 3.3. The investment objective of TIA-i is to generate stable and consistent returns over an agreed period of time through a low to medium risk investment.
- 3.4. The fund will be invested in the Bank’s qualified retail and business financing assets. For further information on asset allocation, please refer to the PDS. However, the Bank may change the asset allocation at any time in the best interest of both parties.

4. OPENING ACCOUNT

- 4.1. If the potential Investor(s) is an existing HLISB (CASA-i) / HLBB (CASA) account owner, TIA-i can be subscribed via Hong Leong Connect as TIA-i for retail is only available through Hong Leong Connect.
- 4.2. For potential Investor(s) without CASA-i/CASA, they will first have to open CASA-i at any HLISB/HLBB branch and subscribe for online access to Hong Leong Connect, through which the Investor(s) can then subscribe to TIA-i.
- 4.3. The applicants will have to comply with all the Bank's rules and requirements to open the CASA-i. HLISB may change the rules and requirements at any time through prior notice.
- 4.4. HLISB/HLBB may refuse any application to open CASA-i/CASA. HLISB/HLBB will have to inform the applicant of the reason beforehand.
- 4.5. HLISB/HLBB may consider the information given by the Investor(s) as complete, true and correct. The Investor(s) authorizes and consents to HLISB/HLBB obtaining any other information related to TIA-i transactions. HLISB/HLBB can gather the information from any sources and by whatever means and at any time as necessary.

5. NOTICES & COMMUNICATIONS

- 5.1. If there are any changes to the Investor(s)'s personal information, the Investor(s) should notify HLISB/HLBB about the changes through email or Hong Leong Connect immediately.
- 5.2. All communication sent by HLISB/HLBB through email, short messaging service (SMS), website and/or Hong Leong Connect is considered as delivered to and received by the Investor(s). HLISB/HLBB should use the latest personal information provided by the Investor(s) for communication purposes.
- 5.3. Any changes relevant to the TIA-i would be communicated to the Investor(s) through the forms of communications mentioned in Clause 5.2 above before the changes are introduced.
- 5.4. If Investor(s) sends any notice to HLISB/HLBB by post or courier service or leaves any notice at the Branch, HLISB/HLBB will not consider the notice as delivered unless HLISB/HLBB has acknowledged in writing that the notice has been received.

6. OPERATION OF ACCOUNT

- 6.1. The Investor(s) has to be at least 18 years old of age to subscribe for the TIA-i.

- 6.2. Investor(s) must complete the Investor Suitability Assessment via Hong Leong Connect to subscribe for TIA-i.
- 6.3. Any subscription into TIA-i must be in Ringgit Malaysia (“RM”) only.
- 6.4. The minimum initial investment amount of TIA-i is RM500.
- 6.5. The tenure of investment is 3 or 6 months as agreed by the Investor(s) before the investment.
- 6.6. The minimum initial investment amount (Clause 6.4), tenure of investment (Clause 6.5) and PSR (as set out in the PDS) of TIA-i may be changed by the Bank at any time. The changes will only be applicable for new subscriptions and need to be agreed upfront by the Investor(s). Investor(s) who had initially chosen for any auto renewal may redeem his/her investment before the start of the new investment period. If Investor(s) does not redeem his/her investment, the Investor(s) is considered to have agreed to the changes made by the Bank.
- 6.7. There will be an allocated account number for the TIA-i. Each subscription under the allocated account number will be assigned with a receipt number.
- 6.8. A monthly online account statement, which lists out the transactions during the period, will be made available to the Investor(s) in Hong Leong Connect before the 5th of the following month.
- 6.9. The Quarterly Fund Performance Report(s) shall be made available to the Investor(s) in the Bank’s corporate website on quarterly basis.
- 6.10. TIA-i shall be terminated if any of the following events occur:
 - (a) bankruptcy and/or dissolution and/or liquidation of the Investor(s); or
 - (b) the Investor(s) redeem all of the principal amount invested; or
 - (c) the Investor(s) commits breach of any of the terms and conditions herein;
 - (d) the Investor(s) does not accept any changes to the terms and conditions.
- 6.11. If the maturity date of the TIA-i falls on a non-Business Day, the Bank will make the payment on the next Business Day.
- 6.12. Investor(s) can only subscribe to TIA-i through Hong Leong Connect. The investment capital will be transferred from the Investor(s)’s CASA-i / CASA within HLISB / HLBB to TIA-i.

7. INVESTMENT ACTIVITIES

- 7.1. The Bank will have the right to decide on the acceptance of Investor(s)'s investment with sufficient reason(s).
- 7.2. The Investor(s) can select whether or not to auto renew the investment as follows:
- (a) Without Auto Renewal – investment will mature on the specified maturity date. Principal and profit will be credited into Investor(s)'s CASA-i (HLISB) / CASA (HLBB).
 - (b) With Auto Renewal:
 - (i) Principal only – Profit will be credited into Investor(s)'s CASA-i (HLISB) / CASA (HLBB); or
 - (ii) Principal with profit
- 7.3. The Bank can terminate any automatic renewal if the Bank considers it to be necessary for the benefit of either party such as, but not limited to, during events of force majeure as described in Clause 17, by informing the Investor(s) earlier.
- 7.4. The Investor(s) acknowledges that he fully understands the risks associated with TIA-i, including the possibility to incur financial losses for his entire or part of his capital investment in TIA-i. In the case where the Investor(s) need further clarification, the Investor(s) should read PDS or contact a HLISB/HLBB personnel before investing in TIA-i.
- 7.5. The valuation methodology to value the Investment Asset and its performance is in accordance with sound industry practice and consistent with the Malaysian Financial Reporting Standards (“MFRS”). The performance of the Investment Asset will be monitored by the Bank on monthly basis.

8. INVESTMENT OF CAPITAL

- 8.1. The Bank classifies the TIA-i as a term-based account. The Bank will decide on the net return of the investment portfolio, including any permissible expenses related to the investment funds.
- 8.2. The investment will be valued on monthly basis and profit will be distributed at maturity according to the agreed PSR.
- 8.3. The Bank may at any time disclose fair, accurate, relevant and timely information about the TIA-i to the Investor(s) in reasonable way that the Bank may use for such disclosure.

9. PROFIT PAYMENT

- 9.1. Any profit generated from the TIA-i will be paid to the Investor(s) at maturity date based on the PSR in accordance with the expected profit rate determined by the Bank from time to time. For further information on the indicative profit rate and PSR, please refer to <https://www.hlisb.com.my/en/personal-i/investment-account-i/investment-account-i/investment-account-i.html>.
- 9.2. The Bank will decide on the calculation of profits which the Investor(s) can refer to the PDS. If there is an Overnight Policy Rate (OPR) change, the expected profit rate for new subscription (after the OPR change) may be changed.
- 9.3. The profit paid to Investor(s) will be transferred to Investor(s)'s CASA-i (HLISB) / CASA (HLBB) at maturity.
- 9.4. If excess profit is generated from TIA-i above the indicative profit rate, Investor(s) agrees to forego or waive the excess under the Shariah principle of Tanazul. The excess profit shall then be retained by the Bank.

10. REDEMPTION

- 10.1. Partial redemption (i.e. when Investor(s) redeems just a part of their capital and not the entire capital invested in TIA-i) is not allowed under any circumstances.
- 10.2. Redemption at maturity must be according to the terms and/or conditions agreed between the Bank and the Investor(s).
- 10.3. The redemption can only be done through Hong Leong Connect and will be instantly credited into the Investor(s)'s CASA-i (HLISB)/ CASA (HLBB).
- 10.4. If the investment incurs losses, the Bank will take into account the losses before amounting the payment to the Investor(s).
- 10.5. The Bank can suspend any redemption from the TIA-i under the following circumstances:
 - (a) Exceptional circumstances, which includes but not limited to: (i) market wide failures or financial/ economic crisis such as stock-market crash or asset-price crash; (ii) operational issues such as wide-scaled blackout or system failure; and (iii) force majeure.
 - (b) In the best interest of the Investor(s), which includes but not limited to: (i) underlying assets cannot be liquidated at appropriate price and terms to honour redemption. For this purpose, the price for illiquid assets shall be obtained from or validated by an independent third party, which may take place either before or after suspension of

redemption; and (ii) the Investor(s) would be badly affected if dealings were not suspended.

10.6. The Bank will allow premature redemption but no profit will be paid on any TIA-i that has not completed its respective full tenure period.

11. CLOSURE & FREEZING OF ACCOUNT

11.1. The Investor(s) can close their TIA-i through Hong Leong Connect. The Bank will be notified accordingly.

11.2. The Bank will close Investor(s)'s TIA-i when the Investor(s) performs full or pre-mature redemption.

11.3. The Bank can close the Investor(s)'s TIA-i, if the Banks considers it is necessary such as, but not limited to, when the Investor(s) is involved in illegal and/or unethical activities, by giving notice beforehand to the Investor(s).

11.4. The Investor(s) shall comply with all the Bank's conditions and requirements when closing TIA-i.

11.5. The Bank may, at any time with notification, refrain from carrying out any instruction or transaction under the TIA-i if any one of the following event occur:

- (a) the Bank being notified that the Investor(s) has committed an act of bankruptcy and/or a bankruptcy notice and/or a petition for winding up and/ or a creditor's petition for bankruptcy has been filed or presented against the Investor(s) ("the Investor(s)'s insolvency matters");
- (b) the Bank being notified and requested by any authority, such as Bank Negara Malaysia, the Royal Malaysia Police, the Government of Malaysia or any other statutory or governmental authorities ("the relevant authorities") to refrain from performing any transaction under the TIA-i with sufficient reason regardless of whether the relevant authorities have the legal or valid authority to request the Bank to do so ("directives of the relevant authorities").

11.6. The Bank will no longer freeze the Investor(s)'s TIA-i if any of the following events occur:

- (a) In respect of the Investor(s)'s bankruptcy matters, the Investor(s) has shown to the satisfaction of the Bank with appropriate evidence that the Bankruptcy Notice or the creditor's petition for bankruptcy has been validly redeemed by the petitioner or dismissed or struck out by the court.
- (b) In respect of the Investor(s)'s internal dispute, all parties concerned must have reached to an agreement. They must then sign and give a statement in writing to that effect requesting for the unconditional lifting of the Freezing of the TIA-i.

- (c) In respect of the orders from relevant authorities, the Bank has been informed in writing by the relevant authorities to lift the Freezing of the TIA-i;
- (d) the Bank was given an appropriate court order sanctioning or ordering the lifting of the Freezing of the TIA-i.

11.7. Save and except for the damages arising from the Bank's wilful default or gross negligence, the Investor(s) agree that the Bank will not be held accountable and will be fully indemnified against any claim, losses and/or any other liabilities and/or payments which may be claimed against the Bank by the Investor(s) or by any other person as a result of Freezing the TIA-i.

11.8. If the Bank is sued or made a party in any suit (e.g. interpleader proceedings and etc.) due to or resulting in the Freezing of the TIA-i, the Bank will not be responsible for any liabilities incurred by the Bank or awarded against the Bank by court as a result of the suit unless with sufficient reason.

11.9. In the event that the Bank suspects that the Investor(s)'s account is being used for or is implicated in any activities that are against the law, the Bank may request the Investor(s) to explain and confirm on said transactions. If the Investor(s) fails to provide an explanation to the Bank or the explanation given is unsatisfactory in the Bank's opinion, the Bank may close, freeze or otherwise deal with the Investor(s)'s account as the Bank deems fit as long as the Bank informs the Investor(s) earlier.

12. STATEMENT OF ACCOUNT

12.1. If the monthly statement was not made available to the Investor(s) through Hong Leong Connect or if there are any errors or claims for the transaction history or statement made available online via Hong Leong Connect, the Investor(s) should inform the Bank within fourteen (14) days from the date of issuance of the transaction history or statement respectively. If not, the Investor(s) is considered to have accepted all the entries contained in the transaction history and statement as true and accurate in all respects.

13. COSTS, EXPENSES, & CHARGES

13.1. The Investor(s) agrees to pay for any fees and charges imposed (including but not limited to service tax or GST if there is any) for any of HLISB/HLBB's services provided to the Investor(s).

13.2. HLISB/HLBB may change the fees, commissions and other charges at any time by notifying earlier.

13.3. If HLISB/HLBB is required by law to withhold any money from TIA-i, HLISB/HLBB may deduct any taxes or charges payable arising from the income of the Investor(s)'s TIA-i from the Investor(s)'s withheld money.

14. WAIVER

14.1. Any failure, delay or omission by HLISB/HLBB to exercise any right, power, privilege or remedy does not indicate that the Bank has foregone that respective right, power, privilege or remedy unless stated otherwise. It will also not affect the current or future right, power, privilege or remedy of HLISB, regardless of whether HLISB has foregone that respective right, power, privilege or remedy or not.

15. INDEMNITY

15.1. Save and except for damages arising directly from the Bank's willful default or gross negligence, the Investor(s) shall not hold HLISB/HLBB liable and fully indemnify HLISB/HLBB against any loss, damages and expense which HLISB/HLBB may incur, unless with sufficient reason.

16. LIMITATION OF LIABILITY

16.1. HLISB/HLBB will not be liable to the Investor(s) and/or any third party for any loss (whether direct or indirect) of profits or business or goodwill or any damages even if HLISB/HLBB has been advised of the possibility, unless with sufficient reason.

16.2. Subject to the provisions herein, HLISB/HLBB's maximum liability to the Investor(s) shall not exceed the amount of transaction involved for which the claim is made or the direct damages sustained, whichever is lower, in contract and tort (including negligence or breach of statutory duty).

16.3. Each provision in Clause 16 is considered to be separate limitations. If one of the provisions is inapplicable or held unreasonable, the other provisions shall remain in force even if the TIA-i terminated.

17. FORCE MAJEURE

17.1. The HLISB/HLBB will not be liable for any inconvenience, loss, injury, damages suffered or incurred by the Investor(s) from the HLISB/HLBB's inability to perform any operations or to provide any services due to any reasons beyond HLISB/HLBB's control, including but not limited to natural catastrophe, accident, civil disturbances, industrial dispute, act of public enemy, embargo, war, act of God or any factor in a nature of a force majeure or any failure or disruption to telecommunication, electricity, water or fuel supply.

18. SEVERABILITY

18.1. Any provision, term or condition herein or any security document taken that are or becomes illegal, void, invalid, prohibited or unenforceable in any respect are considered

to be ineffective. However, it does not invalidate the other provisions of these Terms and Conditions or the respective security document.

19. GOVERNING LAW

19.1. These Terms and Conditions shall be governed by and construed according to the laws of Malaysia and the regulatory documents of Bank Negara Malaysia and other relevant regulatory bodies to which the HLISB/ HLBB is subject to. In enforcing its rights, the HLISB/ HLBB may take actions against the Investor(s) and any party as the HLISB/ HLBB may deem fit. The Investor(s) agrees that where any actions or proceedings are taken in Malaysia, it shall submit to the non-exclusive jurisdiction of the Courts of the States of Malaya and Sabah and Sarawak.

20. INSTRUCTIONS

20.1. Any instructions from the Investor(s) to HLISB/ HLBB about the TIA-i shall be in writing and signed by the Investor(s), or via Investor(s)'s e-mail. The instructions will only be effective once received by HLISB/ HLBB.

21. NO ASSIGNMENT OR CREATION OF SECURITY INTEREST

21.1. The Investor(s) may not, without the written consent of the Bank, assign and/or create any security interest over or relating to the TIA-i in favour of any person except the Bank.

22. DISCLOSURE

22.1. In addition to the permitted disclosures provided under Schedule 11 of the Financial Services Act 2013/ IFSA 2013, the Investor(s) permits HLISB/ HLBB to provide all information concerning and relevant to the TIA-i to:

- (a) other financial institutions granting or intending to grant any credit facilities to the Investor(s), Cagamas Berhad, Credit Guarantee Corporation, any authorities/agencies established by Bank Negara Malaysia, any agency established by the Association of Banks in Malaysia/Association of Islamic Banking and Financial Institutions in Malaysia or any other relevant authority that is authorised by law to obtain such information;
- (b) any current or future corporation which may be associated with or related to the HLISB/ HLBB (as defined in the Companies Act 2016);
- (c) the security parties or any party intending to provide security in respect of the TIA-i;
- (d) HLISB/ HLBB's (and its related or associated companies') professional advisers, auditors, solicitors, service providers, nominees, agents, contractors or third party service providers.

22.2. The Investor(s) confirms that HLISB/HLBB will not be under any liability for disclosing such information or for any consequences from relying on the information disclosed.

22.3. The Investor(s) agrees to HLISB/HLBB holding, collecting and using any personal data provided by the Investor(s), acquired from the public domain or is collected through the provision of services to the Investor(s), in accordance with the Privacy Policy of HLISB/HLBB that may be changed from time to time.

23. TERMS & CONDITIONS

23.1. All the Terms and Conditions are not separate clauses and are still subject to the other Terms and Conditions unless stated otherwise or severed (as per Clause 18.1).

23.2. The Investor(s) can only accept or reject the Terms and Conditions and the Investor(s) is not allowed to make any changes to these terms in any way even if the Investor(s) has notified HLISB/ HLBB of the changes.

23.3. HLISB/HLBB can make any changes, which are binding on the Investor(s), to these Terms and Conditions by giving notice earlier. HLISB/HLBB is considered to have notified the Investor(s) by displaying the detailed provisions about such changes at the HLISB/ HLBB's premises and website, by sending a notice to the Investor(s)'s last known address, by electronic mail, by Hong Leong Connect or by any other means of notification which HLISB/ HLBB may select. The changes are binding on the Investor(s) starting from the date of notification of the changes or from the date as stated by HLISB/ HLBB in the notification, unless the Investor(s) informs the Bank that the Investor(s) do not agree to the changes within fourteen (14) Business Days.

23.4. If there is any difference between these Terms and Conditions and the terms and conditions for any electronic, phone and/or internet banking services made available by HLISB/ HLBB, the terms and conditions for the electronic, phone and/or internet banking services shall prevail.

24. TERMS & CONDITIONS SUPERSEDES

24.1. These Terms & Conditions supersede all prior rules and regulations and/or terms and conditions governing TIA-i.

25. SECURITY AND DISCLAIMER

25.1. Where any express term / requirement / instruction in these Terms & Conditions is not complied with by the Investor(s), HLISB/ HLBB will be discharged from all liabilities in relation to the same. The Investor(s) understands that if access to accounts is shared by the Investor(s) to other / multiple parties, the Investor(s) will address the need for internal safeguards and the checking of account statements.

26. BUSINESS HOURS AND/OR DAYS

26.1. HLISB/HLBB may extend, change or revise its business hours and/or days according to its business and operational requirements by notifying earlier.

27. GOODS & SERVICES TAX

27.1. The Investor(s) shall pay for any Sales and Services Tax (SST) and/or Goods and Services Tax (GST) arising from TIA-i or any services in connection to it.

28. MISCELLANEOUS

28.1. If there is a complaint about the TIA-i, the Investor(s) may lodge a note with the respective HLISB/HLBB centre or branch. If the explanation or resolution given by the HLISB/HLBB centre or branch is not to the satisfaction of the Investor(s), the Investor(s) may contact the HLISB/HLBB's Service Recovery & Complaint Resolution – Customer Experience at the following address, telephone, and e-mail address (or at any other address, telephone, and e-mail address which the Bank may change by notifying the Investor(s)): Hong Leong Bank Berhad, 13A Floor, Menara Hong Leong, No. 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Call Centre No: +603-7626 8899, Email: HLOnline@hlbb.hongleong.com.my.

28.2. If the Investor(s) is not satisfied with the HLISB/HLBB's resolution of the complaint, the Investor(s) may contact Bank Negara Malaysia's LINK or BNMTELELINK at the following address, telephone, and e-mail address: Laman Informasi Nasihat dan Khidmat (LINK), Bank Negara Malaysia, P.O Box 10922, 50929 Kuala Lumpur. Call Centre No: 1-300-88-5465, E-mail: bnmtelelink@bnm.gov.my.

28.3. These Terms and Conditions are intended to be wholly Shariah compliant. The Investor(s) and the Bank agree that their respective rights and obligations herein are to be in accordance with Shariah principles (as determined by the Shariah Committee of the Bank and approved by the Shariah Advisory Council of Bank Negara Malaysia).

29. **IMPORTANT:** Please note that a Investor(s)/ Customer(s)'s failure to abide by any of the terms stated in any part of these Terms & Conditions will discharge HLISB / HLBB from all liabilities.

(End of Terms and Conditions)

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HONG LEONG ISLAMIC BANK BERHAD 200501009144 (686191-W)

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT-i WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT-i IS NOT PROTECTED BY PIDM.