

HONG LEONG ISLAMIC BANK BERHAD**“TIA-i PROMOTION INDICATIVE RATES 2.35% @ 3 months or 2.40% @ 6 months”****PROMOTIONAL TERMS AND CONDITIONS**

These Terms and Conditions of Term Investment Account-i by Hong Leong Islamic Bank (TIA-i) are to be read together with the General 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 by informing earlier.

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

HLISB’s “**TIA-i 3-Month and 6-Month Promo**” (“**Promotion**”) commences on 5 November 2020 and ends on 31 December 2020, 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 (“**HLBB**”) Current or Savings Account (“**CASA**”). The Investor(s) must have already registered for Hong Leong Connect before or during the Promotion Period.
2. Joint CASA-i / CASA accountholder cannot open or operate TIA-i and are not allowed to participate in the Promotion.
3. The Promotion is only for new subscription made during the Promotion Period alone. Investor(s) who auto renew their investment during the Promotion Period cannot participate in the Promotion, unless the investor(s) redeems the existing investment and make a new subscription during the Promotion Period.
4. Investor(s) who has committed or are suspected of committing any fraudulent, unlawful or wrongful acts or have been declared bankrupt or are subject to any bankruptcy proceedings at any time before or during the Promotion Period cannot participate or will be immediately disqualified from participating in the Promotion.
5. Investor(s) who have committed, or are determined by HLISB / HLBB to be potentially committing any of the wrongful acts stipulated herein, shall be immediately disqualified from participating in this Promotion.

Promotional Indicative Rate for TIA-i & Subscriptions

Investors who have subscribed an amount between RM2,000 (Ringgit Malaysia Two Thousand) and RM5,000,000 (Ringgit Malaysia Five Million) for the 3 months and 6 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)	Promotional Indicative Rate	Minimum Fund Subscription Amount in TIA-i	Maximum Fund Subscription Amount in TIA-i per subscription
5/11/2020 – 31/12/2020	3 months	85:15	2.35% p.a.*	RM2,000	RM5,000,000
5/11/2020-31/12/2020	6 months	85:15	2.40% 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

1. **Renewal:** The “Promotional Indicative Rate” is only for TIA-i subscription for three (3) months tenure. Any auto renewals after that will be subject to the prevailing HLISB indicative board rate at the time of the renewal.
2. For Investor(s) with an existing CASA-i / CASA at HLISB / HLBB, the TIA-i subscription can be made via Hong Leong 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.

General

1. By participating in this Promotion, the Investor(s) agrees:
 - i. to follow the T&Cs herein;
 - ii. that the Bank’s decision on all matters relating to this Promotion shall be final, binding and conclusive;
 - iii. to access HLISB’s website at www.hlisb.com.my/IA-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.

2. HLISB reserves the right:
 - i. to 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.
 - ii. to disqualify any Investor(s) from participating in the Promotion for not complying to the T&Cs herein as HLISB / HLBB considers reasonably appropriate.
3. All other T&Cs that are relevant to TIA-i shall continue to apply unless stated otherwise in the T&Cs herein.
4. For the Investor(s) to be entitled to the TIA-i Promotional Indicative Rate, the subscription of TIA-i must be made within the Promotion Period via Hong Leong Connect.
5. The T&Cs shall be 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.
6. 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.
7. The T&Cs herein and the General Terms and Conditions of TIA-i must 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.
8. The General Terms and Conditions applicable to this Promotion are available at www.hlisb.com.my/IA-i.
9. Words indicating one gender include all other genders and words including the singular include the plural and vice versa.

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