

HONG LEONG ISLAMIC BANK BERHAD**“TIA-i PROMOTION INDICATIVE RATES 2.40% @ 3 months , 2.50% @ 6 months and 12 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-Months, 6-Months and 12-Months Promo**” (“**Promotion**”) commences on 1 May 2021 and ends on 31 May 2021, 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, must 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, 6 months and 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
1/5/2021-31/5/2021	3 months	85:15	2.40% p.a*	RM2,000	RM5,000,000
	6 months	85:15	2.50% p.a*	RM2,000	RM5,000,000
	12 months	85:15	2.50% 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

- Renewal:** The “Promotional Indicative Rate” is only for TIA-i subscription for three (3) months, six(6) months and twelve(12) months tenure. Any auto renewals after that will be subject to the prevailing HLISB indicative board rate at the time of the renewal.
- 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

- By participating in this Promotion, the Investor(s) agrees:
 - to follow the T&Cs herein;

- ii. that the Bank's decision on all matters relating to this Promotion is 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 considers reasonably appropriate.
3. All other T&Cs that are relevant to TIA-i must 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 is governs 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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HONG LEONG ISLAMIC BANK BERHAD
“Term Investment Account-i Raya 2021 Exclusive Campaign”

TERMS AND CONDITIONS

These Terms and Conditions of Term Investment Account-i (TIA-i) by Hong Leong Islamic Bank should 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, an Unrestricted Investment Account (UA) which permits subscriptions and redemptions to be performed online via Hong Leong Digital Banking Services (“**Hong Leong Connect**”).

Term Investment Account-i (TIA-i) Raya 2021 Exclusive Campaign (“**Campaign**”) will begin from 1 May 2021 –31 May 2021 both dates inclusive (“**Campaign Period**”), unless notified otherwise.

Terms & Conditions

The following sets out the terms and conditions applicable to the Campaign (“T&Cs”):

Eligibility

1. The Campaign is open to individual(s) and sole-proprietor(s) (“**Customer**”) 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 Customer(s) must have registered for Hong Leong Connect before or during the Contest Period.
2. For customers with an existing CASA-i / CASA maintained with HLISB / HLBB, the subscription of fund is applicable via Hong Leong Connect from CASA-i / CASA. Customer(s) without an existing CASA-i / CASA maintained with HLISB or HLBB is required to open a CASA-i prior to TIA-i subscription.
3. In order to participate in the Campaign, customers are required to subscribe TIA-i within the Campaign Period, from 1 May 2021 –31 May 2021
4. Joint CASA-i / CASA cannot open or operate TIA-i and are not allowed to participate in the Campaign.
5. The Campaign is applicable for new TIA-i subscription made during the Campaign Period only.
6. For the avoidance of doubt, renewal of TIA-i subscription is not eligible to participate in the Campaign.
7. Customer(s) who has committed or 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 Campaign Period cannot participate or will be immediately disqualified from participating in the Campaign.

8. Customer(s) who have committed, or are determined by HLISB / HLBB to be potentially committing any of the wrongful acts stipulated herein will be immediately disqualified from participating in the Campaign.
9. All staff of HLISB/HLB are not eligible to participate in this Campaign.

Campaign Mechanisms

A. Get RM50.00 e-Duit Raya from TIA-i

10. First 100 Customers who subscribe TIA-i with minimum placement RM10,000.00 (“**e-Duit Raya Winner**”) will eligible to receive e-Duit Raya worth RM50.00 (“**e-Duit Raya**”), on a first-come, first-served basis.
11. The e-Duit Raya will be credited into e-Duit Raya Winner’s CASA-i/CASA directly within sixty (60) days after end of Campaign Period.
12. The e-Duit Raya Winner’s CASA-i/CASA must remain open, active and valid within sixty (60) days after end of Campaign Period for the purpose of the e-Duit Raya fulfilment. In the event the e-Duit Raya Winner’s CASA-i/CASA is closed due to any reason whatsoever within sixty (60) days after the end of Campaign Period, the e-Duit Raya Winner shall be disqualified from receiving the e-Duit Raya.
13. The e-Duit Raya 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 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 upon crediting of RM50.00 e-Duit Raya..
14. The e-Duit Raya will be on an as-is basis to the selected e-Duit Raya Winners only. The e-Duit Raya neither transferable nor exchangeable. HLISB reserves the right to replace the e-Duit Raya with any other item of equal value at its discretion may be due to unavailability of e-Duit Raya or due to unforeseen circumstances etc.

B. Stand a chance to win RM2,500 e-Duit Raya (Contest)

15. To earn entry for this Contest, Customers are required to subscribe TIA-i within the Campaign Period. One (1) subscription of minimum RM5,000 is eligible to earn one (1) entry ticket. Customers may place higher investment amount to earn more entry tickets.

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

16. For this purpose of this Contest, the Customers who have fulfilled all the criteria in Clause 15 above will be referred to as “**Eligible Customers**”
17. 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.

18. Eligible Customers who meet the criteria mentioned herein will stand a chance to win the following Contest Prize(s) (“**Contest Prize**”):

Prizes	Reward	No. of Winners
Grand Prize	e-Duit Raya of RM2,500.00	1
Second till Sixth Place	e-Duit Raya of RM500.00	5

Contest Winners Selection and Prizes Fulfillment

19. 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 15 above, will be shortlisted for the Contest Prizes;
 - b. One hundred (100) Eligible Customers will be randomly selected within sixty (60) Business after at the end of the Campaign Period (“**Shortlisted Customers**”)
20. 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 M3 Technologies (Asia) Berhad (482772-D), a SMS vendor officially appointed by the Bank (“M3 Tech”).
21. 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.
22. The first six (6) Shortlisted Customers who responded 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).
23. Shortlisted Customers must be responsible for the SMS cost(s) incurred in participating in this Contest.
24. HLISB shall 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.

25. Announcement of Contest Winners and delivery of the Contest Prizes are as follows (“**Winners Announcement**”):

Winners	Announcement of Winners	Fulfillment
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.

26. 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.
27. 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. In addition, Winners Announcement (e.g. Name and masked MyKad/passport (“ID”) number) will be made available on HLISB’s website at www.hlisb.com.my within the timeframe determined under Clause 25 of Winners Selection and Prizes Fulfillment section.
28. 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.
29. 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 absolute discretion. There will be no replacement selections made in the case of forfeiture
30. 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.

General

31. By participating in this Contest, the customer(s) agrees:
- iv. to follow T&Cs herein;
 - v. that the Bank’s decision on all matters relating to this Contest will be final, binding and conclusive;
 - vi. to access HLISB’s website at www.hlisb.com.my/IA-i regularly to view the Contest T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs.
 - vii. to consent HLISB to collect, disclose or publish their names, National Registration Identity Card Number (NRIC) or email address or contact details (in mask form) and/or photo in HLISB’s Website, media, marketing or advertising materials;

- viii. authorizes HLISB to collect and disclose their personal data (i.e. names, NRIC Numbers, email address, contact details, and/or mailing address where applicable) to the Bank's appointed SMS service provider and/or delivery service provider as the Bank deems fit for the purpose of this Campaign
32. HLISB reserves the right:
- iii. to add, delete, suspend or change the T&Cs contained herein, either wholly or in part, by informing the Customer(s) earlier. The Bank will post the updated T&C on the Bank's website, or in any manner by that the Bank considers as reasonably suitable.
 - iv. to disqualify any customer(s) from participating in the Campaign for not complying to the T&C herein as HLISB considers reasonably appropriate.
33. All other T&Cs that are relevant to TIA-i will continue to apply unless stated otherwise in the T&C herein.
34. The Prize(s) featured in all printed materials and/or HLISB's website is for illustration purposes only. Any props, accessories or equipment featured with the Prize(s) in any pictorial materials are for decorative purposes and will not form part of the Prize(s).
35. The T&Cs will be governed by and construed in accordance with the laws of Malaysia and the customer(s) agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
36. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLISB's website must prevail.
37. 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 Customer(s) should refer to this T&C which is only applicable for this Campaign.
38. The General Terms and Conditions applicable to this Campaign is available at www.hlisb.com.my/IA-i.
39. Words indicating one gender include all other genders and words including the singular include the plural and vice versa.

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