

**HONG LEONG ISLAMIC BANK BERHAD
“TIA-i 3-MONTH PROMOTION”**

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 Hong Leong Islamic Bank Berhad (686191-W) (“**HLISB**” or “**the Bank**”) may impose from time to time with twenty one (21) calendar days prior notice, as well as other rules and regulations binding on HLISB.

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 Promo**” (“**Promotion**”) commences on 18 September 2019 and ends on 30 September 2019, both dates inclusive (“**Promotion Period**”), unless notified otherwise.

Terms & Conditions

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

Eligibility

1. The Promotion is open to individuals and sole-proprietors (“**Investors**”) 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**”) and who have registered for Hong Leong Connect prior to or during the Promotion Period.
2. Joint CASA-i / CASA are not eligible to open or operate TIA-i and not eligible to participate in the Promotion.
3. The Promotion is applicable for new subscription made during the Promotion Period only. Investors who subscribed for auto-renewal option are not eligible for the Promotion, unless the investors redeem the existing investment and make a new subscription during the Promotion Period.
4. Investors who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB / HLBB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.

5. Investors 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 the Promotion.

Promotional Indicative Rate for TIA-i & Subscriptions

Investors who have made fund subscription ranging between the specified minimum and maximum amount for the respective Tenure 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 receipt	Maximum Fund Subscription Amount in TIA-i per Investor
18/9/2019 to 30/9/2019	3 months	85:15	3.90% p.a.	RM10,000	RM250,000	RM2,000,000

Promotion Mechanisms

1. **Renewal:** The “Promotional Indicative Rate” is only applicable for TIA-i subscription for three (3) months tenure. Thereafter any renewals shall be subject to the prevailing HLISB indicative board rate applicable at the time of renewal.
2. For Investor(s) with an existing CASA-i / CASA maintained with HLISB / HLBB, the subscription of fund is applicable via Hong Leong Connect from CASA-i / CASA. Investor(s) without an existing CASA-i / CASA maintained with the Bank is required to open a CASA-i prior to TIA-i subscription.

General

1. By participating in this Promotion, the Investor(s) agrees:
 - i. to be bound by 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 at regular time intervals 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 vary the T&Cs contained herein, either wholly or in part, at the Bank's discretion by way of posting on the Bank's website, or in any manner deemed suitable by the Bank upon giving twenty one (21) days' notice;
 - ii. to disqualify any Investor(s) for any reason whatsoever as HLISB / HLBB may in its absolute discretion deem fit to participate in the Promotion without assigning any reason thereof.
3. All T&Cs governing the operation of the Investor(s)' TIA-i shall continue to apply unless if the same are expressly varied or amended by 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 as may be determined by the Bank 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. 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 Promotion, the final T&Cs on HLISB's website shall prevail.
7. The T&Cs herein and the General Terms and Conditions of TIA-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of TIA-i, the specific T&Cs herein shall prevail to the extent of such discrepancy.
8. The General Terms and Conditions applicable to this Promotion are available at www.hlisb.com.my/IA-i.
9. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

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("PIDM")**