

## **Term Investment Account-i (TIA-i) – CNY 2023 Promo**

Last updated on 30 December 2022

These promotional terms and conditions of Term Investment Account-i (“**TIA-i**”) by Hong Leong Islamic Bank are to be read together with the 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 with prior notice.

These promotional terms and conditions are applicable only for TIA-i, which is an Unrestricted Investment Account (UA) that allows subscriptions and redemptions via Hong Leong Digital Banking Services (“**HLB Connect**”).

HLISB’s “**CNY 2023 Promotion**” (“**Promotion**”) commences on 5 January 2023 and ends on 15 February 2023, both dates inclusive or upon reaching the promotion set target, whichever comes first (“**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 fulfil the following eligibility criteria:
  - (a) have an active personal HLISB Current or Savings Account-i (“**CASA-i**”) or Hong Leong Bank Berhad (“**HLB**”) Current or Savings Account (“**CASA**”). Investors without an existing CASA-i / CASA with the Bank are required to open a CASA-i with HLISB before subscribing to TIA;
  - (b) have registered for HLB Connect Online Banking (“**HLB Connect**”) prior to or during the Promotion Period;
  - (c) for new subscriptions only
2. Joint CASA-i / CASA accountholders are not allowed to open/operate TIA-i and participate in the Promotion.
3. For the avoidance of doubt, this promotion is only applicable to new subscriptions only. Investors who renew their existing investments during the Promotion Period do not qualify to participate in the Promotion unless the Investors redeem an existing investment and make a new subscription during the Promotion Period.

### **Promotional Indicative Rate for TIA-i & Subscriptions**

4. Investors who have subscribed TIA-i for an amount between Ringgit Malaysia Two Thousand (RM2,000) and Ringgit Malaysia Five Million (RM5,000,000) for three (3), six (6) and twelve (12) months tenure 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
5/1/2023 - 15/2/2023	3 months	85:15	4.00% p.a.*	RM2,000	RM5,000,000
	6 months	85:15	4.20% p.a.*	RM2,000	RM5,000,000
	12 months	85:15	4.05% 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.

- Any renewals of the TIA-i tenures after the initial subscription of TIA-i will be subject to the prevailing HLISB indicative board rate at the time of the renewal.

#### **E-Ang pow for Early Bird Subscription**

- The first 88 Investors who subscribe to TIA-i during the Promotion Period (“**Eligible Investors**”) will be entitled to the early bird subscription gift (“**Gift**”). The Eligible Investors must fulfil the conditions as specified in Table 1 below:

**Table 1**

Eligibility	Subscription Gift
Be the <b>first 88</b> customers to subscribe to TIA-i with a minimum subscription of <b>RM70,000</b>	E-Ang pow of RM188

- For the avoidance of doubt, the Gifts will be allocated on a first-come, first-served basis and are limited to one (1) Gift per Investor regardless of the number of subscriptions during the Promotion Period.
- The Gift will be credited to the Eligible customers’ CASA/-i within sixty (60) business days from the end date of the Promotion Period.
- The Gift is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind.
- The Eligible Investor will be notified by the Bank either in writing, by phone, by Short Message Service (“SMS”) or in any other manner that the Bank deems practical (“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.

## **General**

11. By participating in this Promotion, the Investors agree:-
- (a) to accept the T&Cs herein;
  - (b) that the Bank's decision on all matters relating to this Promotion is final, binding and conclusive;
  - (c) to access HLISB's website at [www.hlisb.com.my/TIA-i](http://www.hlisb.com.my/TIA-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; and
  - (d) to consent and authorise the Bank to disclose their personal data to XOX Technology Berhad 199901007872 (482772-D) for the purpose of this Promotion.
12. HLISB reserves the right to:-
- (a) add, delete, suspend or change the T&Cs contained herein, either wholly or in part, with prior notice. The Bank will update the latest T&Cs on the Bank's website, or in any manner that the Bank considers reasonably suitable; and
  - (b) disqualify any Investors from participating in the Promotion for not complying with the T&Cs herein as HLISB considers reasonably appropriate.
13. All other T&Cs that are relevant to TIA-i shall continue to apply unless stated otherwise in the T&Cs herein.
14. For the Investors to be entitled to the TIA-i Promotional Indicative Rate, the subscription of TIA-i must be made within the Promotion Period via HLB Connect.
15. The T&Cs are governed by and construed in accordance with the laws of Malaysia and the Investors agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
16. 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 Investors should refer to these T&Cs.
17. The T&Cs herein and the Terms and Conditions of TIA-i are to be read together as an entire agreement. If there are any differences between the T&Cs herein and the TIA-i Terms and Conditions, the Investors should refer to these T&Cs which are only applicable to this Promotion.
18. The Terms and Conditions of TIA-i applicable to this Promotion are available at [www.hlisb.com.my](http://www.hlisb.com.my)
19. Words indicating one gender include all other genders and words including the singular include the plural and vice versa.

**If you have any enquiries regarding the T&Cs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call us at 03-7626 8899.**

**This product is (i) not a bank deposit and not insured by PIDM; and (ii) subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices/invested sums are subject to market risks which may result in appreciation or depreciation.**