

Term Investment Account-i (TIA-i) [\(Versi Bahasa Malaysia\)](#)

Last updated on 22 November 2023

PROMOTION PERIOD

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.

HLISB’s “**Term Investment Account-i (TIA-i) Promotion**” (“**Promotion**”) commences on 24 November 2023 and ends on 8 December 2023, 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 individuals and sole-proprietors (“**Investor**”) who are the primary accountholders of HLISB Current or Savings Account-i (“**CASA-i**”) / Hong Leong Bank Berhad (“**HLB**”) Current or Savings Account (“**CASA**”). The Investor must register for the HLB Connect facility before or during the Promotion Period.
2. Joint CASA-i / CASA accountholders are not allowed to open/operate TIA-i and participate in this Promotion.
3. The Promotion is only for new subscriptions made during the Promotion Period. The Investors who renew their existing investments during the Promotion Period do not qualify to participate in the Promotion unless the Investors redeem any of their existing investment and make a new subscription.

Promotional Indicative Rate for TIA-i & Subscriptions

4. Investors who have subscribed TIA-i for an amount between Ringgit Malaysia Five Hundred (RM500) and Ringgit Malaysia Five Million (RM5,000,000) during the Promotion Period are entitled to the following Promotional Indicative Rate as set out in Table 1 below: -

Table 1

Promotion Period	Tenure	Profit Sharing Ratio (PSR) Customer: Bank	Promotional Indicative Rate	Minimum Subscription Amount in TIA-i	Maximum Subscription Amount in TIA-i
24/11/2023-8/12/2023	3 months	85:15	3.88% p.a*	RM500.00	RM5,000,000
	6 months	85:15	3.95% p.a*	RM500.00	RM5,000,000
	12 months	85:15	3.80% p.a*	RM500.00	RM5,000,000

* If there is an Overnight Policy Rate (OPR) change from Bank Negara Malaysia, the indicative profit rate for new subscription (after the OPR change) may be changed from time to time with prior notice.

General

1. By participating in this Promotion, the Investor agrees:-
 - (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; and
 - (c) to access HLISB's website at 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.
2. 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 post the updated T&Cs on the Bank's website, or in any manner that the Bank considers as 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.
3. All other T&Cs that are relevant to TIA-i shall continue to apply unless stated otherwise in the T&Cs herein.
4. The T&Cs are governed by and construed in accordance with the laws of Malaysia and the Investor agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.
5. 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 should refer to these T&Cs to the extent of the Promotion.
6. 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 Investor should refer to these T&Cs which are only applicable for this Promotion.

7. The Terms and Conditions of TIA-i applicable to this Promotion are available at www.hlisb.com.my.
8. 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

Member of PIDM. TIA-i is not protected by PIDM. Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non-deposit account, e.g. Unit Trust, Bond, Dual Currency Investment (DCI), Floating Rate Negotiable Instrument of Deposit (FRNID), Structured Investment, ASNB, Investment Account-i etc.

TIA-i is subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices/invested sum is subject to market risks which may result in appreciation or depreciation.