

Term Investment Account-i (TIA-i) – Will Writing 2023 Promotion (7.7 OFFERS)

Last updated on 27 June 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) – Will Writing Campaign 2023 Promotion**” (“**Promotion**”) commences on 7 July 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 individual and sole-proprietor (“**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 Investor who renews their existing investments during the Promotion Period does not qualify to participate in the Promotion unless the Investor redeems an existing investment and makes a new subscription.
4. In order to participate in the Promotion B (Refer to clause 8), Investors are required to register for Will Writing Services via HLB Connect at RM350.

Promotional Indicative Rate for TIA-i & Subscriptions

5. Investors who have subscribed TIA-i for an amount between Ringgit Malaysia Two Thousand (RM2,000) 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
7/7/2023	3 months	85:15	3.99% p.a*	RM2,000	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.

Promotion Mechanisms

6. The Promotional Indicative Rate is available for all tenures. Upon maturity, the placement Amount shall be auto-renewed at the prevailing indicative board rates respectively or auto-withdrawn and credited to the Nominated CASA/CASA-i, based on the option selected by the Entitled Customers upon placement. The TIA-i subscription can only be made via HLB Connect. Investors without any CASA-i/CASA are required to open a CASA-i/ CASA before subscribing to TIA-i.
7. Any subscription (OTC or via Connect) to the Will Writing Services (upon full payment) will be considered an entry to the promotion.
8. The offers for the campaign are as follows:

<u>Promotion</u>	<u>Mechanics</u>	<u>Rewards</u>
<u>Promo A (TIA-i subscription)</u>	The first 500 Investors who subscribe to TIA-i with a minimum subscription of RM10,000 (applicable for all investment tenures) will be entitled to the early bird subscription gift. First come first serve basis	RM50 TNG e-Reload Pin
<u>Promo B (TIA-i Subscription & Will Writing Services)</u>	The first 30 Investors who subscribe to TIA-i with a minimum subscription of RM10,000 (applicable for all investment tenures) and sign up for Will Writing services will be entitled to the sign-up gift. First come first serve basis	RM100 TNG e-Reload Pin
<u>Promo C (Contest Entry)</u>	All investors who are entitled to the sign-up gift (Promo B) will get 1 contest entry	iPhone 14

9. Investors who are eligible to receive any of the rewards above (Eligible Investors) will be notified via SMS. For the avoidance of doubt, the rewards will be allocated on a first-come, first-served basis and are limited to one (1) reward per Investor regardless of the number of subscriptions during the Promotion Period.

10. The Winners of Promo A and Promo B are responsible for redeeming the Rewards directly through TNG App within the validity period of the unique pin.
11. Rewards that are unused or unredeemed after the expiry period will lapse and will not be replaced.
12. The usage of the Rewards is subject to the TnG User Terms and Conditions, and the Investors are responsible to read and understand the TnG privacy policies and terms and conditions.
13. **Promo C Winners Selection and Prizes Fulfilment**
Investors who opt for Promo B will be randomly selected after the campaign ended (“Shortlisted Investors”).
14. For the avoidance of doubt, each Investor will stand a chance to win one (1) Contest Prize (“Prize”) only. The Prizes and number of successful Investor (“Winners”) are listed in Table 2 below:

Table 2

Prizes	No of winners
iPhone 14	3

15. The Shortlisted Investors will be contacted via Short Message Service (“SMS”) by HLISB’s appointed SMS service provider, XOX Technology Berhad 199901007872 (482772-D), on a best effort basis based on the latest telephone numbers furnished by the Shortlisted Customers as shown in HLISB’s record.
16. The first three (3) Shortlisted Investors who provide the correct answer in the fastest time will be deemed as winners (“Winners”).
17. Shortlisted Investors are responsible for the SMS cost(s) incurred by participating in this Contest.
18. HLISB will not be liable and responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunication service providers which may result in the Shortlisted Investors being omitted from participating in this Contest.
19. Announcement of Winners and delivery of the Prizes are specified in Table 3 below:

Table 3

Announcement of winners	Fulfilment
Within 90 business days after the end of the Promotion Period	The prize will be delivered to the nearest branch based on customer’s preference

20. The Winners will be notified by the Bank either in writing, by phone, SMS or in any other manner that the Bank deems practical (“Winners’ Notification”) on a best effort basis based on the latest telephone numbers provided by the Winners as shown in HLISB’s record.
21. The Prize is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind.

22. Eligible Investors are liable and must personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Promotion.

General

23. 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.
24. 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.
25. All other T&Cs that are relevant to TIA-i shall continue to apply unless stated otherwise in the T&Cs herein.
26. 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.
27. 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.
28. 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.
29. The Terms and Conditions of TIA-i applicable to this Promotion are available at www.hlisb.com.my.
30. 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

This product is (i) not bank deposits and not protected by Perbadanan Insurans Deposit Malaysia; 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 sum is subject to market risks which may result in appreciation or depreciation.