

## **Term Investment Account-i (TIA-i) – E-Duit Raya 2023 Promotion**

Last updated on 3 April 2023

### **PROMOTIONAL TERMS AND CONDITIONS**

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 permits subscriptions and redemptions to be performed online via Hong Leong Digital Banking Services (“**HLB Connect**”).

HLISB’s “**Term Investment Account-i (TIA-i) – E-Duit Raya 2023 Promotion**” (“**Promotion**”) commences on 10 April 2023 and ends on 20 May 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 the Promotion.
3. The Promotion is only for new subscriptions made during the Promotion Period. 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 during the Promotion Period.

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

4. Investors who have subscribed an amount between Ringgit Malaysia Two Thousand (RM2,000) and Ringgit Malaysia Five Million (RM5,000,000) for either a three (3), six (6) or twelve (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 |
|-----------------------|-----------|---|-----------------------------|---|--|
| 10/4/2023 - 20/5/2023 | 3 months  | 85:15                                     | 3.99% p.a*                  | RM2,000                                   | RM5,000,000  |
|                       | 6 months  | 85:15                                     | 3.99% p.a*                  | RM2,000                                   | RM5,000,000  |
|                       | 12 months | 85:15                                     | 3.95% p.a*                  | RM2,000                                   | RM5,000,000  |

\* If there is an Overnight Policy Rate (OPR) change from Bank Negara Malaysia, the expected profit rate for new subscription (after the OPR change) may be changed during the Promotion Period.

### **Promotion Mechanisms**

5. **Renewal:** The Promotional Indicative Rate is only for TIA-i subscriptions for three (3), six (6) and twelve (12) months tenure. Any renewals of the TIA-i tenures after that initial period of three (3), six (6) and twelve (12) months will be subject to the prevailing HLISB indicative board rate at the time of the renewal.
6. For Investors with an existing HLISB CASA-i / HLB CASA, the TIA-i subscription can be made via HLB Connect. Investors without an existing CASA-i / CASA with the Bank are required to open a CASA-i with HLISB before subscribing to TIA-i.

### E-Duit Raya for Early Bird Subscription

7. The first 250 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**

| <b>Eligibility</b>   | <b>Subscription Gift</b> |
|--|--------------------------|
| Be the <b>first 250</b> customers to subscribe to TIA-i with a minimum subscription of <b>RM70,000 (Applicable to all tenure offers)</b> | E-Duit Raya of RM150     |

8. 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.
9. The Gift is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind.
10. The Eligible Investors 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 Investor agrees:-
- to accept the T&Cs herein;
  - that the Bank’s decision on all matters relating to this Promotion is final, binding and conclusive; and
  - 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.
12. HLISB reserves the right to:-
- 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
  - 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. 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.
15. 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.
16. 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.

17. The Terms and Conditions of TIA-i applicable to this Promotion are available at [www.hlisb.com.my](http://www.hlisb.com.my).
18. 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)**

**This product is (i) not bank deposits 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 sum is subject to market risks which may result in appreciation or depreciation.**