

Term Investment Account-i (TIA-i)

Last updated on 15 March 2023

PROMOTIONAL TERMS AND CONDITIONS

These promotional terms and conditions of Term Investment Account-i by Hong Leong Islamic Bank (TIA-i) 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 "**TIA-i 3-Month, 6-Month and 12-Month Promotion**" ("**Promotion**") commences on 21 March 2023 and ends on 30 June 2023 in 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(s) and sole-proprietor(s) ("**Investor(s)**") who are the primary accountholders of a HLISB Current or Savings Account-i ("**CASA-i**") / Hong Leong Bank Berhad ("**HLB**") Current or Savings Account ("**CASA**"). The Investor(s) 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(s) who renew their existing investments during the Promotion Period do not qualify to participate in the Promotion, unless the Investor(s) redeems an existing investment and makes a new subscription during the Promotion Period.

Promotional Indicative Rate for TIA-i & Subscriptions

Investor(s) who have subscribed an amount between Ringgit Malaysia Two Thousand (RM2,000) and Ringgit Malaysia Five Million (RM5,000,000) for a three (3), six (6) and 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
21/3/2023-30/6/2023	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

4. **Renewal:** The Promotional Indicative Rate is only for TIA-i subscription 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.
5. For Investor(s) with an existing CASA-i / CASA at HLISB / HLB, the TIA-i subscription can be made via HLB Connect from CASA-i / CASA. Investor(s) without an existing CASA-i / CASA with the Bank is required to open a CASA-i with HLISB before subscribing to TIA-i.

General

6. By participating in this Promotion, the Investor(s) 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.

7. HLISB reserves the right to:-
 - (a) add, delete, suspend or change the T&Cs contained herein, either wholly or in part, with prior notice.
 - (b) The Bank will post the updated T&C on the Bank's website, or in any manner that the Bank considers as reasonably suitable; and
 - (c) disqualify any Investor(s) from participating in the Promotion for not complying to the T&Cs herein as HLISB considers reasonably appropriate.
8. All other T&Cs that are relevant to TIA-i shall continue to apply unless stated otherwise in the T&Cs herein.
9. For the Investor(s) to be entitled to the TIA-i Promotional Indicative Rate, the subscription of TIA-i has to be made within the Promotion Period via HLB Connect.
10. The T&Cs are 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.
11. 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(s) should refer to these T&Cs.
12. 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(s) should refer to these T&Cs which are only applicable for this Promotion.
13. The Terms and Conditions of TIA-i applicable to this Promotion are available at www.hlisb.com.my
14. 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 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.