

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

Last updated on 29 February 2024

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 1 March 2024 and ends on 31 March 2024, 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 (“**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 HLB Connect 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 TIA-i subscriptions made during the Promotion Period. The Investors who renew their existing TIA-i during the Promotion Period do not qualify to participate in the Promotion unless the Investors withdraw any of their existing TIA-i and makes a new subscription.

Promotional Indicative Rate for TIA-i & Subscriptions

4. Investors who have subscribed TIA-i for an amount between Ringgit Malaysia One Thousand (RM1,000) and Ringgit Malaysia Five Million (RM5,000,000) during the Promotion Period are entitled to the following Promotional Indicative Rates as set out in Table 1 below:

Table 1

Promotion Period	Tenure	Profit Sharing Ratio (PSR) Investor: Bank	Promotional Indicative Rate	Minimum Subscription Amount in TIA-i	Maximum Subscription Amount in TIA-i
01/03/2024 - 31/03/2024	3 months	85:15	3.60% p.a.*	RM1,000.00	RM5,000,000
	6 months		3.90% p.a.*		
	12 months		3.70% p.a.*		

* The Promotional Profit Rate(s) may be revised at the discretion of the Bank.

General

5. By participating in this Promotion, the Investors:
 - a. confirm to have read, understood, accepted and agreed to be bound by the T&Cs herein and T&Cs of TIA-i;
 - b. agree that the Bank's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all investors;
 - c. agree 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;
 - d. agree that the Promotion Prize is non-exchangeable for up-front cash, credit, cheque or benefit-in-kind; and
 - e. agree to be liable and shall 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.
6. HLISB reserves the right:
 - a. with prior notice to the Eligible Investors, to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on the Bank's website;
 - b. to disqualify any Eligible Investors who:
 - i. have in the past committed, or is currently suspected of committing fraudulent, unlawful or wrongful acts in relation to any facilities granted by the Bank;
 - ii. are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
 - iii. have breached any of the T&Cs herein and/or T&Cs of TIA-i at any time before, during or after the Promotion Period; and
 - c. To forfeit the winning and claw back the Promotion prize in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion.
7. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the T&Cs of TIA-i shall be read together with these T&Cs as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
8. In the event of any discrepancies between the T&Cs stipulated herein and any advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final T&Cs on the Bank's website shall prevail.
9. 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.
10. 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.