

Term Investment Account-i (TIA-i): Invest and Stand A Chance To Win Campaign ([Versi Bahasa Malaysia](#))

Last updated on 7 April 2025

CAMPAIGN PERIOD

Hong Leong Islamic Bank Berhad (“HLISB” or “Bank”) “Term Investment Account-i (TIA-i Invest and Stand A Chance To Win Campaign” (“Campaign”) commences on 1 November 2024 and ends on 30 April 2025, both dates inclusive, or upon reaching the campaign set target, whichever comes first (“Campaign Period”), unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Campaign (“T&Cs”):

ELIGIBILITY

1. The Campaign is open to new and existing individuals or 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”).
2. Joint CASA-i / CASA accountholders are not allowed to open/operate TIA-i and participate in this Campaign.
3. The Campaign is only for new TIA-i subscriptions made during the Campaign Period. The Investors who renew their existing TIA-i during the Campaign Period do not qualify to participate in the campaign unless the Investor withdraws 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 Campaign Period are entitled to the Promotional Indicative Rate as per current rate promotion published in HLISB’s website.

Effective Period Promotional Indicative Rate	Tenure	Profit Sharing Ratio (PSR) Customer: Bank	Promotional Indicative Rate	Minimum subscription Amount in TIA-i	Maximum subscription Amount in TIA-i
9 April 2025 – 31 May 2025	3 months	85:15	3.80% p.a*	RM 1,000	RM 5,000,000
	6 months	85:15	3.80% p.a*		
	12 months	85:15	3.70%p.a*		

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

CAMPAIGN MECHANICS

5. Investors who invest in multiples of Ringgit Malaysia Thirty Thousand (RM30,000) per receipt number, on a non-cumulative basis, for a 3-month, 6-month and 12-month tenure during the Campaign Period will qualify for one (1) entry into a prize draw ("**Eligible Investors**"). Illustration as per Table 1:

Table 1

Investment Amount Per Receipt	Entries Earned
RM30,000	1
RM65,000	2
RM100,000	3
RM 150,000	5

6. Unlimited entries are allowed during the Campaign Period. However, each Eligible Investor is only eligible to win one (1) prize per month.

CAMPAIGN PRIZE

7. Eligible Investors who fulfil the criteria mentioned in Clause 5 will earn and accumulate entries to stand a chance to win the Campaign Prize (as set out in Table 2 below) by entering Monthly Draw.
8. The Campaign Prize for Monthly Draw are as Table 2 below:

Table 2

Campaign Prize	Number of Monthly Winners
iPhone 16 Plus 256GB	1
Apple Homepod Mini	3
RM100 Cashback	30

9. Entries are earned and accumulated based on each monthly investment period as stated in Table 3 below:

Table 3

Month	Monthly Investment Period	Number of Total Monthly Winners	Winners Notification Date
1	1 November 2024 – 30 November 2024	34	Within 30 business days after the last date of each cycle
2	1 December 2024 – 31 December 2024	34	
3	1 January 2025 – 31 January 2025	34	
4	1 February 2025 – 28 February 2025	34	
5	1 March 2025 – 31 March 2025	34	
6	1 April 2025 – 30 April 2025	34	

WINNERS SELECTION AND PRIZE FULFILMENT

10. The winner selection process is as follows:

- a. At the end of each Monthly Investment Period as stated in Table 3, each entry earned by Eligible Investors will be assigned a random number and placed in the Campaign Prize selection pool.
- b. A total of Five Hundred (500) numbers for Monthly Draw will then be randomly selected from the Campaign Prize selection pool ("**Shortlisted Investors**")
- c. The Shortlisted Investors shall be contacted by the Bank via Short Message Service ("**SMS**") and given a Bank and/or Campaign related question ("**Contest**"). The Shortlisted Investors are required to reply to the SMS with the correct answer in the fastest time.
- d. The first thirty-four (34) Shortlisted Investors who responded via SMS with the correct answer in the correct format and in the fastest time as instructed in the SMS sent by HLISB or XOX Technologies Berhad (482772-D) ("**XOX Technologies**") shall be entitled to the Campaign Prize ("**Winners**")
- e. Campaign Prize as stated in Table 4 below will be given to the Winners following the sequence of Shortlisted Investors who responded to the SMS with the fastest time and correct answer as follows:

Table 4

Tier	Campaign Prize	Sequence
Grand Prize	iPhone 16 Plus 256GB	1st responder
2 nd Prize	Apple Homepod Mini	2 nd -4 th responder
Consolation	RM100 Cashback	5 th -34 th responder

11. For the avoidance of doubt, the SMS sent to the Shortlisted Investors will be based on the latest mobile number duly captured by and reflected in the Bank's system and/or records. The SMS service for the Campaign is provided by XOX Technologies, an SMS vendor officially appointed by the Bank. HLISB will not be held responsible/liable in the event that HLISB is unable to send/deliver the SMS due to the inaccurate/invalid telephone number provided by the Investor, or the SMS is unable to be sent/delivered due to any reason whatsoever.
12. The Shortlisted Investors will be disqualified in the event the Shortlisted Investors answer the question wrongly and/or do not respond to the question sent by HLISB or XOX Technologies via SMS within one (1) calendar day.
13. HLISB is not liable nor is 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 the Contest.
14. Winners will be notified by HLISB either via SMS or in any other manner which the Bank deems practical ("**Winners Notification**") on a best effort basis at their latest telephone numbers or addresses duly captured by and reflected in HLISB's system and/or record on the Winners Notification Date as stated in Table 3. It is the obligation of the Investors to provide their latest and correct telephone numbers and addresses to HLISB.
15. The Campaign Prize fulfilment is within thirty (30) business days from Winners Notification Date.
16. Winners' TIA-i and CASA-i / CASA must remain active and valid, and must not be in breach of any of the terms and conditions of these T&Cs and/or Terms and Conditions of Term Investment Account (TIA-i), General Terms and Conditions of Accounts, relevant Terms & Condition related to CASA-i / CASA and Conditions, and the Terms & Conditions for the Use of HLB Connect (collectively the "**Applicable Terms and Conditions**") failing which the Campaign Prize will be

forfeited at HLISB's discretion. There will be no replacement selections made in the case of forfeiture.

17. It is the obligation Winners to contact the Bank regarding any non-receipt of the Campaign Prize within sixty (60) business days from the Winners Notification Date, failing which the Winners are deemed to have received the Campaign Prize and any claim for the Campaign Prize thereafter will not be entertained.
18. The Campaign Prize is not exchangeable and/or transferable. Campaign Prize will be given to the Winners on an as-is basis only. HLISB reserves the right to replace the Campaign Prize with any other item of equal value at its discretion due to unavailability of the prize or unforeseen circumstances etc. Any cancellation and/or refund request once the redemption of the Campaign Prize has been confirmed is strictly not allowed.
19. The Bank gives no representation or warranty with respect to the quality of suitability of the Campaign Prize and shall not be responsible for replacing any lost, stolen or damaged Campaign Prize.
20. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in participating in this Campaign and/or redeeming the Campaign Prize shall be the sole responsibility of the Winners.
21. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in the Campaign, redemption and/or utilisation of the Campaign Prize and agree to release and hold the Bank free and harmless of any liability
22. The visual of the Campaign Prize on HLISB's website or any official promotional materials for this Campaign serves for illustration purposes only.

GENERAL

23. By participating in this Campaign, the Investors:
 - a. confirm to have read, understood, accepted and agreed to be bound by the T&Cs herein and Applicable Terms and Conditions;
 - b. agree that the Bank's decision on all matters relating to the Campaign 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 Campaign and ensure to be kept up-to-date on any changes or variations to the T&Cs;
 - d. agree that the Campaign 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 Campaign.
24. HLISB reserves the right:
 - a. to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Campaign, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Campaign on the Bank's website with prior notice to the Investors;
 - b. to disqualify any 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 Campaign Period; and/or
 - (iii) have breached any of the T&Cs herein and/or Applicable Terms and Conditions at any time before, during or after the Campaign Period; and

- c. to forfeit the winning and claw back the Campaign prize in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Campaign.
- 25. In addition to the T&Cs stipulated herein, the Investors agree that the Applicable Terms and Conditions 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.
- 26. 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 Campaign, the final T&Cs on the Bank's website shall prevail.
- 27. 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.
- 28. 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 Perbadanan Insurans Deposit Malaysia (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.