

**Term Investment Account-i (TIA-i) : Hari Raya 2024 Promotion [\(Versi Bahasa Malaysia\)](#)**

Last updated on 27 March 2024

**PROMOTION PERIOD**

Hong Leong Islamic Bank Berhad (“HLISB” or “Bank”)’s “Term Investment Account-i (TIA-i) Hari Raya 2024 Promotion” (“Promotion”) commences on 1 April 2024 and ends on 30 April 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. TIA subscription 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”). However, in order to be eligible for the Promotion Prize, Investor must have a CASA-i to earn an entry.
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 make a new subscription.

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

4. Investors who have subscribed to 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 below:

Promotion Period	Tenure	Profit Sharing Ratio (PSR) Investor: Bank	Promotional Indicative Rate	Minimum Subscription Amount in TIA-i	Maximum Subscription Amount in TIA-i
1/4/2024-30/4/2024	3 months	85:15	3.55% p.a.*	RM1,000	RM5,000,000
	6 months		3.85% p.a.*		
	12 months		3.65% p.a.*		

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

### Promotion Mechanics

5. To earn an entry for this Promotion, Investors are required to:
- subscribe to TIA-i for 6 months tenure with initial subscription of minimum Ringgit Malaysia Ten Thousand (RM10,000) within the Promotion Period. For any additional subscription of TIA-i for 6 months tenure in the multiples of Ringgit Malaysia Five Thousand (RM5,000) will earn another additional entry.
  - deposit Ringgit Malaysia Two Thousand (RM2,000) into their HLISB CASA-i (“**CASA-i**”) and maintain it for 3 calendar months, starting from the first day of the following month from the date of subscription.
  - for the avoidance of doubt, the investment and deposit amounts are non-cumulative. The illustration of the entry entitlement is shown in Table 1 below.

Table 1

Scenario	Entries Earned	Remarks
<ul style="list-style-type: none"> <li>Initial subscription amount of RM10,000 into TIA-i with 6 months tenure</li> <li>Deposit of RM2,000 into CASA-i and maintain it for 2 calendar months</li> </ul>	0	Does not meet the minimum criteria
<ul style="list-style-type: none"> <li>Initial subscription amount of RM10,000 into TIA-i with 6 months tenure</li> <li>Place the second subscription of RM10,000 into 6 months tenure TIA-i</li> <li>Deposit of RM2,000 into CASA-i and maintain it for 3 calendar months</li> </ul>	3	Meets the minimum criteria and additional entry requirement.
<ul style="list-style-type: none"> <li>Initial subscription amount of RM10,000 into TIA-i with 3 months tenure</li> <li>Place the second subscription of RM5,000 into 6 months tenure TIA-i</li> <li>Deposit of RM2,000 into CASA-i and maintain it for 3 calendar months</li> </ul>	0	Does not meet the 6 months tenure requirement in the initial subscription
<ul style="list-style-type: none"> <li>Initial subscription amount of RM10,000 into TIA-i with 3 months tenure</li> <li>Place the second subscription of RM10,000 with 6 months tenure TIA-i</li> <li>Deposit of RM2,000 into CASA-i and maintain it for 3 calendar months</li> </ul>	1	Meets the minimum criteria in the second subscription
<ul style="list-style-type: none"> <li>Initial subscription amount of RM17,000 into TIA-i with 6 months tenure</li> <li>Place the second subscription of RM4,000 with 6 months tenure TIA-i</li> <li>Deposit of RM2,000 into CASA-i and maintain it for 3 calendar months</li> </ul>	2	The initial subscription of RM17,000 meets the criteria  The second subscription did not meet the criteria for additional subscription
<ul style="list-style-type: none"> <li>Initial subscription amount of RM10,000 into TIA-i with 6 months tenure TIA-i</li> <li>Place the second subscription of RM10,000 with 6 months tenure</li> <li>Deposit of RM2,000 into CASA-i and maintain it for 2 calendar months</li> </ul>	0	Does not meet the minimum criteria

6. For the purpose of this Promotion, the Investors who have fulfilled all criteria in Clause 5 above will be referred to as “**Eligible Investors**”.

7. The first 100 Investors who subscribe to TIA-i with a minimum investment amount of Ringgit Malaysia Fifty Thousand (RM50,000) for all tenures will receive a 0.1 gram gold coin.
8. Eligible Investors who meet the criteria in Clause 5 above will stand a chance to win the prize stated in Table 2 ("**Promotion Prize**")

Table 2

Promotion Prizes	No. of Winners
10 gram gold bar	3

9. There is no limitation to the number of entries made during the Promotion Period, however, each Eligible Investor is only eligible to win one (1) prize.
10. Winners of a 10 gram gold bar are not eligible to receive a 0.1 gram gold coin although Winners the among the first 100 Investors mentioned in clause 7

#### **Winners Selection and Prizes Fulfilment**

6. The Winners selection process are as follows:
  - a. At the end of the Promotion Period, each entry will be assigned a random number and placed in the Promotion Prize selection pool.
  - b. One Hundred (100) numbers will then be randomly selected from the Prize selection pool ("**Shortlisted Investors**").
  - c. The Shortlisted Investors will be contacted by the Bank via Short Message Service ("SMS") and given a Bank and/or Promotion related question. The Shortlisted Investors are required to reply to the SMS with the correct answer in the fastest time.
  - d. The first three (3) 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 with registration no. 199901007872 (482772-D) ("**XOX Technologies**") will be deemed as the Winners.
7. 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 Promotion is provided by XOX Technologies, an SMS vendor officially appointed by the Bank.
8. The Shortlisted Investors will be disqualified from participating in the Promotion 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.
9. HLISB is not liable nor is responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunications service providers which may result in the Shortlisted Investors being omitted from participating in the Promotion.
10. Announcement of Winners and delivery of the Promotion Prizes are as follows ("**Winners Announcement**"):

Announcement of Winners	Fulfilment
Within 60 business days after the end of Promotion Period	Winners will be notified by HLISB by SMS or in any other manner which the Bank deems practical (" <b>Winners Notification</b> ") on a best effort basis at their latest telephone numbers or addresses duly captured by and reflected in HLISB's system and/or records for the Promotion Prize collection arrangement.

11. It is the obligation of the Investors to provide their latest and accurate telephone numbers and addresses to HLISB. HLISB will not be held responsible/liable in the event that HLISB is unable to send/deliver the Winners Notification 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. Winners' TIA-i must be 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) until the point the Promotion Prizes are awarded, failing which the Promotion Prizes will be forfeited at HLISB's discretion. There will be no replacement selections made in the case of forfeiture.
13. Promotion Prizes will be given to the Winners on an as-is basis only. Promotion Prizes are neither transferable nor exchangeable. HLISB reserves the right to replace the Promotion Prizes with any other item of equal value at its discretion due to unavailability of prizes or due to unforeseen circumstances etc.
14. The visual of the Promotion Prizes on HLISB's website or any official promotional materials for this Promotion is for illustration purposes only.

### **General**

15. 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 Terms and Conditions 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](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;
  - 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.
16. 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 Terms and Conditions 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.
17. In addition to the T&Cs stipulated herein, the Eligible Customers agree that the Terms and Conditions 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.

18. 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.
19. The T&Cs are governed by and constructed in accordance with the laws of Malaysia and the Investor agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.
20. 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)**

**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.**