

HONG LEONG BANCATAKAFUL HARI RAYA FIXED DEPOSIT-i PROMOTION 2025

(Last updated 13 February 2025)

PROMOTION PERIOD

The Hong Leong Islamic Bank Berhad's [200501009144 (686191-W)] ("**HLISB**" or "**the Bank**") "**Hong Leong BancaTakaful Hari Raya Fixed Deposit-i Promotion 2025**" ("**Promotion**") commences on **1 March 2025** and ends on **30 April 2025**, both dates inclusive ("**Promotion Period**"), unless notified otherwise.

TERMS AND CONDITIONS

The following sets out the terms and conditions ("**T&Cs**") applicable to the Promotion.

ELIGIBILITY

1. The Promotion is open to all HLISB and Hong Leong Bank Berhad [193401000023 (97141- X)] ("**HLB**") individual customers who have met the following conditions:
 - (a) Customers who have successfully applied for any of the Hong Leong BancaTakaful Regular Contribution Products as stated in Table 1 ("**BancaTakaful**") which is underwritten by the Takaful Operator, Hong Leong MSIG Takaful ("**HLMT**") during the Promotional Period ("**Application**").
 - (b) The Application for the BancaTakaful has been approved by HLMT and the BancaTakaful certificate must be in-force.
 - (c) Customers have made the contribution for the BancaTakaful certificate on an annual basis with the first annual contribution made during the Promotion Period ("**Annual Contribution**"). The minimum annual contribution under this Promotion is set out in Table 1 below.

The customers who have fulfilled **ALL** the applicable requirements above are referred to as "**Eligible Customers**".

2. Customers who have committed and/or suspected of committing any fraudulent or wrongful acts in relation to the BancaTakaful and/or any of the facilities granted by HLISB/HLB or have been declared bankrupt (pursuant to a petition by either HLISB/HLB, other financial institution or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period are **NOT ELIGIBLE** to participate in the Promotion

(A) PROMOTION MECHANICS

3. Subject to the T&Cs herein, any Eligible Customer who makes a Fixed Deposit-i (“**FD-i**”) placement ranging between Ringgit Malaysia One Thousand (RM1,000) up to the maximum amount equivalent to the Eligible Customer’s Annual Contribution or Ringgit Malaysia Two Million (RM 2,000,000) on a one-to-one basis, whichever is lower (“**Placement Amount**”), into their respective new or existing HLISB Fixed Deposit-i Account (“**FD-i Account**”), are entitled to enjoy the promotional FD-i profit rate for a tenure of either one (1), three (3) or twelve (12) months (“**Promotional FD-i Rate**”) as stated in Table 1 below.
4. Eligible Customers participating in the BancaTakaful products as set out in Table 1 below must contribute the minimum annual contribution of Ringgit Malaysia Ten Thousand (RM10,000) in the first year to enjoy the Promotional FD-i Rate, subject to the T&C herein.

Table 1

BancaTakaful Regular Contribution Products	Minimum Annual Contribution	FD-i Placement Amount	Promotional FD-i Rate and Tenure
<ul style="list-style-type: none"> • HLM Takaful Amanah Saver • HLM Takaful Secure 3 • HLM Takaful Secure 3 Plus • HLM Takaful Legacy • HLM Takaful Legacy Plus 	RM10,000	1-to-1 basis of annual contribution amount. Minimum: RM1,000 Maximum: RM2,000,000 or the maximum amount equivalent to the Annual Contribution	1 month at 10.00% p.a.* 3 months at 8.08% p.a.* or 12 months at 5.03% p.a.*

**The Promotional FD-i Rates shall cease to be offered immediately in the event there is an Overnight Policy Rate (OPR) cut reported.*

5. For the purpose of determining the FD-i Placement Amount entitlement under this Promotion, only 10% of the Regular Contribution Top-up (RTU) amount will be recognised and taken into account in calculating the Annual Contribution.
6. The Promotional FD-i Rates are only valid on a first-come, first-served basis and are limited to a total FD-i fund size limit of Ringgit Malaysia Ten Million (RM10,000,000) (“**Fund Size Limit**”). Once the Fund Size Limit is reached, the Promotional FD-i Rate will no longer be available and the prevailing FD-i board rate will apply to any further FD-i placement.
7. The Eligible Customers can only make FD-i placement after the expiry of the fifteen (15) calendar days cooling off period, i.e. once the BancaTakaful certificate is in force. HLISB will issue a notification letter (“**Notification Letter**”) to the sales agent of the BancaTakaful (“**Sales Agent**”) via e-mail. The Sales Agent will notify the Eligible Customers for the FD-i placement. The Eligible Customers are required to present the Notification Letter to any HLISB/HLB branch as proof of eligibility to enjoy the Promotional FD-i Rate and participate in this Promotion. In the event the Eligible Customers do not receive such Notification Letter from Sales Agent within 30 days, HLISB shall not be responsible for the non-receipt of the Notification Letter by the Eligible Customers.

8. For the avoidance of doubt, HLISB/HLB branches will be guided by the terms and conditions stated in the Notification Letter to ascertain the entitlement of the Eligible Customer to make the respective FD-i placement for the Promotional FD-i Rate. The Eligible Customer shall place the FD-i within the timeframe stipulated in the Notification Letter to enjoy the Promotional FD-i Rate.
9. New Customers are required to open a new FD-i Account with HLISB during the Promotion Period in order to participate in this Promotion.
10. In the event the BancaTakaful product is cancelled by any party at any time within the FD-i tenure of the FD-i placement, the Eligible Customer will not be eligible to enjoy the Promotional FD-i Rate.
11. The Eligible Customers are required to nominate an HLISB Current/Savings Account-i which should be in the name of the Eligible Customers ("**Nominated CASA-i**") for the purpose of crediting the profit earned upon the maturity of the FD-i tenure. The profit will not be added to the FD-i principal amount.
12. In the event the FD-i is withdrawn before maturity of the FD-i tenure, whether wholly or partially, no profit will be payable on partially withdrawn amounts and premature withdrawal of FD-i, regardless of the number of completed months at the time of withdrawal. For the avoidance of doubt, the profit will be calculated on the remaining balance principal amount subsequent to the withdrawal.
13. Subject to Clause 12 herein, partial withdrawal of FD-i is allowed in multiples of **Ringgit Malaysia One Thousand (RM1,000)**. However, in the event the FD-i amount is less than **Ringgit Malaysia Three Thousand (RM3,000)**, no partial withdrawal is allowed for that particular account and any such withdrawal shall be treated as a premature withdrawal of the entire FD-i placement amount
14. Upon maturity, the principal FD-i will be auto-renewed at the prevailing FD-i board rate and the profit earned will be credited into the Eligible Customers' Nominated CASA-i, respectively.
15. The Bank reserves the right to deduct and debit an amount equivalent to the profit paid to the Eligible Customers in respect of the Placement Amount which is prematurely withdrawn from the FD-i Account.
16. In the event it is subsequently discovered that the Eligible Customer does not meet any of the T&Cs for this Promotion, HLISB reserves the right to claw-back and deduct the additional profit earned due to the Promotional FD-i Rate credited earlier from the Eligible Customer's Nominated CASA-i. In such event, HLISB will notify the Eligible Customer by issuing a written notice twenty-one (21) days prior to any claw back and deduction of the difference in Promotional FD-i profit from the Eligible Customer's Nominated CASA-i.

(B) Gift Set Promotion

17. In addition to the FD-i Promotion above, Eligible Customers who participate the following BancaTakaful Products with an Annual Contribution of at least the prescribed amount as stated in Table 2 below during the Promotion Period shall be entitled to a gift set (“Gift Set”).

Table 2

BancaTakaful Regular Contribution Products	Annual Contribution	Gift set
<ul style="list-style-type: none"> • HLM Takaful Amanah Saver • HLM Takaful Secure 3 • HLM Takaful Secure 3 Plus • HLM Takaful Legacy • HLM Takaful Legacy Plus 	RM35,000 – RM99,999	La Gourmet Tumbler Limited to the first 85 Eligible Customers only
	RM100,000 - RM249,999	Nespresso Essenza Mini Coffee Machine Limited to the first 20 Eligible Customers only
	RM250,000 and above	Dyson V8 Vacuum Limited to the first 3 Eligible Customers only

18. For the avoidance of doubt, the Gift Set is only valid on a first come, first served basis and limited to the total one hundred and eight (108) Eligible Customers who fulfilled the requirement in accordance with Table 2 above.

19. Each Eligible Customer will receive a maximum of one (1) Gift Set, irrespective of the number of BancaTakaful Product certificates they may possess.

20. HLISB reserves the right to replace the Gift Set with any other item of equal value at its discretion.

21. All applications for the BancaTakaful Product shall be subject to HLMT’s approval and terms and conditions as may be imposed by HLMT in HLMT’s discretion.

22. The Eligible Customers are liable for and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the promotion.

GIFT SET FULFILMENT

23. Only the Eligible Customers will be contacted by the representative from the Bank. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Gift Set; whether due to defects in materials or workmanship by manufacturer under warranty or otherwise.

24. To the extent permitted by law, the Bank is not responsible for all liabilities arising from any deferment or delay in providing the Gift Set due to any unforeseen circumstances beyond the reasonable control of the Bank.

25. The Gift Set will be provided on an “As is Where Is” basis. The Gift Set featured in all printed materials and/or the Bank’s website are for illustration purposes only. Any props, accessories or equipment featured with the Gift Set in any pictorial materials are for decorative purposes and shall not form part of the Gift Set.

26. The Bank gives no representation or with respect to the quality or suitability of the Gift Set (including but not limited to the value, validity and/or usage of the Gift Set) and shall not be responsible to replace any lost, stolen or damaged Gift Set. The Eligible Customers shall deal directly with the manufacturer for any queries, disputes, warranty information or claims pertaining to the Gift Set without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Gift Set shall be assumed by the Eligible Customers.

GENERAL

27. By participating in the Promotion, Eligible Customers agree:

- (a) to have read, understood, accepted and to be bound by the T&Cs herein, General Terms and Conditions of Accounts, Terms and Conditions for Fixed Deposit-i (collectively referred to as “**Applicable Terms and Conditions**”) and any other relevant terms and conditions that HLISB may impose from time to time with prior notice to the Eligible Customers and by posting on HLISB’s website at www.hlisb.com.my (“**HLISB’s Website**”);
- (b) that all records of the fulfilment of the requirements captured by the Bank’s system within the Promotion Period and the selection for the Eligible Customers shall be final and conclusive;
- (c) that the Bank’s decision on all matters relating to the Promotion is final, conclusive and binding on all Eligible Customers;
- (d) that the profit earned and Gift Set is non-transferable to any third (3rd) party and non-exchangeable for up-front credit, cheque or benefit-in-kind;
- (e) that the Eligible Customer is responsible for providing HLISB/HLB with his/her valid and current contact details including mobile number and promptly notifying HLISB/HLB in the event of any changes. HLISB/HLB shall not be responsible/liable in the event that HLISB/HLB is unable to contact the Eligible Customers due to inaccurate/invalid mobile number provided by the Eligible Customers; and
- (f) to access the HLISB’s Website at regular intervals to view the T&Cs of the Promotion and to ensure they keep up-to-date with any changes or variations to the T&Cs.

28. The Bank reserves the right to:

- (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the product, wholly or partially, at HLISB discretion by way of posting on the HLISB’s Website, or in any manner deemed suitable by HLISB by giving prior notice to the Eligible Customers of such additions, deletions or amendments;
- (b) disqualify any of the Eligible Customers as HLISB may at its discretion to participate in the Promotion;
- (c) forfeit and/or claw back the profit earned in the event of non-compliance with the T&Cs herein and/or the Applicable Terms and Conditions by the Eligible Customers; and
- (d) claw back the profit earned in the event there is any detected fraud and breaches against the Applicable Terms and Conditions.

29. The T&Cs herein and the Applicable Terms and Conditions must be read together as an entire agreement. In the event of any discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.

30. In the event of any discrepancy between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the final T&Cs on the HLISB’s Website shall prevail.

31. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
32. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

TAKAFUL DISCLAIMER

This document is not intended to be an invitation or offer for participation of Takaful, nor does it amount to solicitation by HLISB for the contribution of Takaful by anyone. Eligible Customers are advised to read and understand the contents of the insurance product brochure/certificate contract before signing up.

IMPORTANT NOTES:

The above plan is underwritten by Hong Leong MSIG Takaful Berhad (HLMT). HLMT is a Takaful Operator licensed under Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Protection by PIDM on benefits payable from the unit portion of this product is subject to limitations. Please refer to PIDM's TIPS Brochure or contact Hong Leong MSIG Takaful Berhad or PIDM (visit www.pidm.gov.my).

Member of PIDM. FD-i and CASA-i are protected by PIDM up to RM 250,000 for each depositor. (refer to [Products Eligible for PIDM Protection](#)).

FD-i and CASA-i are deposit accounts based on the Shariah contract of Tawarruq.

If you have any enquiries regarding the T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hلب.hongleong.com.my or call 03-7626 8899.