

**Term Investment Account-i (TIA-i): Chinese New Year 2026 Campaign** ([Versi Bahasa Malaysia](#))  
Last updated on 22 December 2025

**CAMPAIGN PERIOD**

Hong Leong Islamic Bank Berhad's ("HLISB" or "Bank") "Term Investment Account-i (TIA-i): Chinese New Year 2026 Campaign" ("Campaign") commences on 3 February 2026 and ends on 3 March 2026, 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 individuals or sole proprietors ("Investor") who are new and existing 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 they withdraw any of their existing TIA-i and make a new subscription.

**PROMOTIONAL INDICATIVE RATE FOR TIA-i SUBSCRIPTION**

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) are entitled to the Promotional Indicative Rate as per below:

Promotional Period	Tenure	Profit Sharing Ratio (PSR) Customer: Bank	Promotional Indicative Rate	Minimum Subscription Amount	Maximum Subscription Amount
3 February - 3 March 2026	3 months	85:15	3.45% p.a.*	RM1,000	RM5,000,000
	6 months	85:15	3.60% p.a.*		
	12 months	85:15	3.70% p.a.*		

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

**GENERAL**

1. 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](http://www.hlisb.com.my) regularly to view the T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs;
  - d. agree that the Reward is non transferable to any third party and non-exchangeable for up-front cash, credit, cheque or benefit-in-kind;
  - e. that these T&Cs are subject to changes from time to time with prior notice to the Eligible Customers or via updating the T&Cs on HLISB's website;
  - f. 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.
2. 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 replace the Reward at its discretion, with notice published on the HLISB's website and it shall be the responsibility of the Eligible Investors to check for such updates;
  - c. to disqualify any Investors who:
    - (i) have in the past committed, or are 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
  - d. to forfeit the winning and claw back the Reward in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Campaign.
3. 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.
4. 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.
5. 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.
6. 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)**

**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/Sukuk, Dual Currency Investment (DCI), Floating Rate Negotiable Instrument of Deposit (FRNID))/Callable Fixed Rate Islamic Negotiable Instrument (CFRINI), 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.**