

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.

CAMPAIGN MECHANICS & REWARD

4. To participate in this Campaign, Investors MUST subscribe to any TIA-i tenure with a minimum subscription amount of Ringgit Malaysia Eight Thousand (RM8,000) in a single receipt during the Campaign Period ("Eligible Investors").
5. Eligible Investors will earn entries into the Reward Draw based on their subscription amount as set out in Table 1 and entries are accumulated as set out in Table 2 below:

Table 1

Subscription Amount	Entries Earned
First RM8,000	1 Entry
Every Additional Subscription of RM2,000	1 Additional Entry

Table 2

Investment Amount Per Receipt	Entry Calculation	Total Entries Earned
RM8,000	Fulfil the minimum subscription amount	1
RM5,000	Not fulfil the minimum subscription amount	0
RM15,000	1 entry for the 1st RM8k & another 3 entries for the additional of RM7k	4

RM20,000	1 entry for the 1st RM8k & another 6 entries for the additional of RM12k	7
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6. There is no limit on the number of entries during the Campaign Period. However, each Eligible Investor is only eligible to win one (1) Reward.
7. Eligible Investors who fulfil the criteria mentioned in Clause 5 will earn entries to stand a chance to win the Campaign Reward (“**Reward**”) as set out in Table 3 below:

Table 3

Tier	Reward	Number of Winners
Grand Reward	Samsung Galaxy S25 Ultra	1
2 nd Reward	DJI Osmo Pocket 3	2
Consolation	RM288 e-Angpow	8

WINNER SELECTION AND REWARD FULFILMENT

8. At the end of the Campaign Period, each entry earned by Eligible Investors will be assigned a number and placed in a selection pool for a random selection process (“**Randomiser**”).
9. The first Eleven (11) Eligible Investors selected by the Randomiser will be shortlisted as winners (“**Winners**”). The Reward will be awarded based on the selection sequence as set out in Table 4 below:

Table 4

Reward	Sequence
Samsung Galaxy S25 Ultra	1st in the list
DJI Osmo Pocket 3	2 nd – 3 rd in the list
RM288 e-Angpow	4 th – 11 th in the list

10. Winners will be notified by the Bank within ninety (90) business days after the Promotion Period ends either by email, phone, In App Push (IAP) notification or in any other manner that the Bank deems practical (“**Winners’ Notification**”) on a best effort basis based on the latest Investor’s details provided by the Entitled Customers as shown in HLISB’s record.
11. The e-Angpow will be credited into Winners’ CASA-i / CASA within thirty (30) days following the Winners’ Notification.
12. For Non-cash Reward, Winners are required to collect the Reward from any HLB/HLISB branch at his/her own cost and expense and the Bank shall not be responsible for bearing such costs. Winners are required to provide their identity card (NRIC) or Passport and sign an acknowledgement form to claim their Rewards within thirty (30) days following the Winners’ Notification. If a Winner cannot be contacted or fails to claim the Reward within thirty (30) days following the Winners’ Notification, the Bank reserves the right to forfeit the Reward and select an alternative Winner.
13. In the event of non-receipt of the Reward, it is the obligation of the Winners to inform the Bank within sixty (60) days from the date of the Winners’ Notification. Failing which, the Winners are deemed to have received the Reward and any complaints of non-receipt thereof shall not be entertained by the Bank.

14. In the event the Winner is not able to collect the Non-cash Reward, the Winner can nominate a representative to collect the Reward on his/her behalf and the terms set herein shall be applicable to the representative. The representative will be required to present a written authorization from the Winner and photocopy of the Winner's NRIC or Passport (front and back)
15. 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 the Terms & Conditions for the Use of HLB Connect (collectively the "**Applicable Terms and Conditions**") failing which the Reward will be forfeited at HLISB's discretion. There will be no replacement selections made in the case of forfeiture.
16. The Reward is not exchangeable and/or transferable. Reward will be given to the Winners on an as-is basis only. HLISB reserves the right to replace the Reward with any other item of equal value at its discretion due to unavailability of the Reward or unforeseen circumstances etc. Any cancellation and/or refund request once the redemption of the Reward has been confirmed is strictly not allowed.
17. The Bank gives no representation or warranty with respect to the quality or suitability of the Reward and shall not be responsible for replacing any lost, stolen or damaged Reward.
18. 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 Reward and agree to release and hold the Bank free and harmless of any liability
19. The visual of the Reward on HLISB's website or any official promotional materials for this Campaign serves for illustration purposes only.
20. By participating in the Campaign, Winners agree that their personal information including name, the last four (4) digits of their NRIC or passport number and/or the last four (4) digits of their Account number may be used for the purpose of the Campaign including publication of the Winner's list on the Bank's website or the campaign website.

GENERAL

21. 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 ("**Bank's Website**") 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.

22. 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.
23. 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.
24. 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.
25. 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.
26. 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

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.