

**HONG LEONG ISLAMIC BANK BERHAD
“TIA-i CNY PROMOTION”****PROMOTIONAL TERMS AND CONDITIONS**

These Terms and Conditions of Term Investment Account-i by Hong Leong Islamic Bank (TIA-i) are to be read together with the General Terms & Conditions of TIA-i and any other relevant terms and conditions as Hong Leong Islamic Bank Berhad 200501009144 (686191-W) (“**HLISB**” or “**the Bank**”) may impose from time to time with a prior notice, as well as other rules and regulations binding on HLISB.

These Terms and Conditions are applicable only for TIA-i, which is an Unrestricted Investment Account (UA) which permits subscriptions and redemptions to be performed online via Hong Leong Digital Banking Services (“**Hong Leong Connect**”).

HLISB’s “**TIA-i CNY 6-Month Promo**” (“**Promotion**”) commences on 29 January 2020 and ends on 18 February 2020, 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. The Promotion is open to individuals and sole-proprietors (“**Investors**”) who are the primary accountholders of a HLISB Current or Savings Account-i (“**CASA-i**”) / Hong Leong Bank Berhad (“**HLBB**”) Current or Savings Account (“**CASA**”) and who have registered for Hong Leong Connect prior to or during the Promotion Period.
2. Joint CASA-i / CASA are not eligible to open or operate TIA-i and not eligible to participate in the Promotion.
3. The Promotion is applicable for new subscription made during the Promotion Period only. Investors who subscribed for auto-renewal option are not eligible to the Promotion, unless the investors redeem the existing investment and make a new subscription during the Promotion Period.
4. Investors who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB / HLBB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Promotion.
5. Investors who have committed, or are determined by HLISB / HLBB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in this Promotion.

Promotional Indicative Rate for TIA-i & Subscriptions

Investors who have made fund subscription ranging between the specified minimum and maximum amount for the respective Tenure during the Promotion Period are entitled to the following Promotional Indicative Rate as set out below;

Promotion Period	Tenure	Profit Sharing Ratio (PSR)	Promotional Indicative Rate	Minimum Fund Subscription Amount in TIA-i	Maximum Fund Subscription Amount in TIA-i per Investor
29/01/2020 to 18/02/2020	6 months	85:15	3.90% p.a.*	RM2,000	RM5,000,000

*The indicative campaign profit rates are subject to any Overnight Policy Rate (“OPR”) change during the Campaign Period which will only be applicable to new subscription after the OPR revised rate.

Promotion Mechanisms

1. **Renewal:** The “Promotional Indicative Rate” is only applicable for TIA-i subscription for six (6) months tenure. Thereafter any renewals shall be subject to the prevailing HLISB indicative board rate applicable at the time of renewal.
2. For Investor(s) with an existing CASA-i / CASA maintained with HLISB / HLBB, the subscription of fund is applicable via Hong Leong Connect from CASA-i / CASA. Investor(s) without an existing CASA-i / CASA maintained with the Bank is required to open a CASA-i prior to TIA-i subscription.

General

1. By participating in this Promotion, the Investor(s) agrees:
 - i. to be bound by the T&Cs herein;
 - ii. that the Bank’s decision on all matters relating to this Promotion shall be final, binding and conclusive;
 - iii. to access HLISB’s website at www.hlisb.com.my/IA-i at regular time intervals 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.
2. HLISB reserves the right:
 - i. to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank’s discretion by way of posting on the Bank’s website, or in any manner deemed suitable by the Bank upon giving prior notice;
 - ii. to disqualify any Investor(s) for non compliance to the T&Cs herein as HLISB / HLBB may in its absolute discretion deem fit to participate in the Promotion.
3. All T&Cs governing the operation of the Investor(s)’ TIA-i shall continue to apply unless if the same are expressly varied or amended by the T&Cs herein.

4. For the Investor(s) to be entitled to the TIA-i Promotional Indicative Rate, the subscription of TIA-i must be made within the Promotion Period as may be determined by the Bank via Hong Leong Connect.
5. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the Investor(s) agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
6. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the T&C herein prevail.
7. The T&Cs herein and the General Terms and Conditions of TIA-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of TIA-i, the specific T&Cs herein shall prevail to the extent of such discrepancy.
8. The General Terms and Conditions applicable to this Promotion are available at www.hlisb.com.my/IA-i.
9. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS
DEPOSIT MALAYSIA (“PIDM”)**

HONG LEONG ISLAMIC BANK BERHAD
“iPhone 11 64GB Contest for Chinese New Year”

CONTEST TERMS AND CONDITIONS

These Terms and Conditions of Term Investment Account-i (TIA-i) by Hong Leong Islamic Bank are to be read together with the General Terms & Conditions of TIA-i and any other relevant terms and conditions as Hong Leong Islamic Bank Berhad 200501009144 (686191-W) (“**HLISB**” or “**the Bank**”) may impose from time to time with twenty one (21) calendar days prior notice, as well as other rules and regulations binding on HLISB.

These Terms and Conditions are applicable only for TIA-i, which is an Unrestricted Investment Account (UA) which permits subscriptions and redemptions to be performed online via Hong Leong Digital Banking Services (“**Hong Leong Connect**”).

iPhone 11 64GB Contest for Term Investment Account-i (TIA-i) Subscription (“**Contest**”) will begin from 8 January 2020 – 18 February 2020, both dates inclusive (“**Contest Period**”), unless notified otherwise.

Terms & Conditions

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

Eligibility

1. The Contest is open to individuals and sole-proprietors (“**Contestants**”) who are the primary accountholders of a HLISB Current or Savings Account-i (“**CASA-i**”) / Hong Leong Bank Berhad (“**HLBB**”) Current or Savings Account (“**CASA**”) and who have registered for Hong Leong Connect prior to or during the Contest Period.
2. In order to participate in the Contest, contestants are required to subscribe TIA-i within the Contest Period, from 8 January 2020 to 18 February 2020.
3. Joint CASA-i / CASA are not eligible to open or operate TIA-i and not eligible to participate in the Contest.
4. There is no limitation as to the number of entries made during the Contest Period, however, each Participant is only eligible to win one (1) prize.
5. The Contest is applicable for new subscription made during the Contest Period only.
6. Contestants who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB / HLBB or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period shall **NOT** be eligible to participate or shall be immediately disqualified from participating in the Contest.
7. Contestants who have committed, or are determined by HLISB / HLBB to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Contest.

8. Staff of HLISB Investment Account Department are not eligible to participate in this Contest.

Contest Mechanisms

9. For contestants with an existing CASA-i / CASA maintained with HLISB / HLBB, the subscription of fund is applicable via Hong Leong Connect from CASA-i / CASA. Contestant(s) without an existing CASA-i / CASA maintained with the Bank is required to open a CASA-i prior to TIA-i subscription.
10. To earn entry for this Contest, contestants are required to subscribe TIA-i. One subscription of RM5,000 is eligible to earn one entry ticket. Contestants may place higher investment amount to earn more entry tickets.

The Contest can be illustrated as follows:

Subscription	Entries Earned
1 subscription with the amount of RM5,000	1
1 subscription with the amount of RM15,000	3
1 subscription with the amount of RM17,000	3
3 subscriptions with the amount of RM RM5,000 each	3

11. Eligible Customers who meet the criteria mentioned herein will be eligible to win the following Contest Grand Prize(s) (“Prizes”):

Prizes	Reward	No. of Winners
Contest Grand Prize	iPhone 11 64GB	3

Winners Selection and Prizes Fulfillment

12. The Winners selection process is as follows:
 - a) Eligible Customers who have subscribed TIA-i during the Contest Period and earned entries in accordance with Clause 10 under Contest Mechanisms shall be shortlisted for the Prizes (“Shortlisted Customers”).
 - b) The Shortlisted Customers shall be contacted via Short Message Service (“SMS”) by HLISB’s appointed SMS service provider on a best effort basis at the latest telephone number(s) furnished by the Shortlisted Customers as shown in HLISB’s system ONCE at any time during office hours (9:00 a.m. to 5:00 p.m.) for a question and answer session (“Q&A”) to answer one (1) question correctly within the fastest time frame.
 - c) The Shortlisted Customers will be disqualified from participating in this Contest in the event the Shortlisted Customers answer the question wrongly and/or do not respond to the question sent by HLISB or its appointed SMS service provider via SMS within one (1) calendar day.
 - d) The first three (3) Shortlisted Customers 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 its appointed SMS service provider shall be deemed as winner (“Winners”) for Contest Grand Prize(s).

- e) Shortlisted Customers shall be responsible for the SMS cost(s) incurred in participating in this Contest.
- f) HLISB shall not be liable and responsible for any failure or delay in transmission or receiving of any SMS to or from any telecommunications service providers in which may result in the Shortlisted Customers being omitted from participating in this Contest.

13. Announcement of Winners and delivery of the Prizes are as follows (“Winners Announcement”):

Winners	Announcement of Winners	Fulfillment
Contest Grand Prize	Within 60 business days after the end of Contest Period	All winners are required to attend a Prize Presentation Ceremony to collect their Prize(s) within a period to be determined by the Bank upon the announcement of the winner list.

14. The Winners shall be notified by the Bank either in writing, by phone, by Short Message Service (“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 the Bank’s system and/or records.

For the avoidance of doubt, it is essentially the obligation of Customers to provide their latest and accurate telephone numbers and addresses to the Bank. The Bank shall not be held responsible / liable in the event that the Bank is unable to send / deliver the Winners Notification due to the inaccurate / invalid telephone number and / or address provided by the Customer, or the SMS is unable to be sent / delivered due to any reason whatsoever. The SMS service for this Contest is provided and supported by M3 Technologies (Asia) Berhad (482772-D), a SMS vendor officially appointed by the Bank (“M3 Tech”).

15. In addition, Winners Announcement (e.g. Name and masked MyKad/passport (“ID”) number) will be made available on HLISB’s website at www.hlisb.com.my/TIA-iwinners within the timeframe determined under Clause 13 of Winners Selection and Prizes Fulfillment section.

16. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customer’s TIA-i account on the relevant subscription which may result in the Eligible Customers being omitted from earning the entry for the Contest.

17. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Prizes details or any other unforeseen circumstances beyond the Bank’s reasonable control and for any act or default of any third party suppliers or vendors (if any).

18. For the avoidance of doubt, it is at the Bank's sole discretion to determine if Winners shall be entitled to any Contest Prizes and any dispute(s) pertaining to HLISB's decision shall not be entertained.
19. Winners' TIA-i and CASA-i / CASA must be active and valid, and must not be in breach of any of the terms and conditions of this Contest and/ or General Terms and Conditions of TIA-i at the point the Prizes are awarded, failing which the Prizes shall be forfeited at HLISB's absolute discretion. There will be no replacement selections made in the case of forfeiture.
20. All Prizes will be on an as-is basis to the selected Winners only. Prize(s) are neither transferable nor exchangeable. HLISB reserves the right to replace the Prize(s) with any other item of equal value at its discretion.
21. Prize(s) will be fulfilled at a date no later than 60 Business Days after the end of Contest Period. Winners are required to attend a Prize Presentation Ceremony at a date and time determined by HLISB. Should the Winner fail to attend the ceremony, HLISB shall reserve the right to forfeit the Prize(s).

General

22. By participating in this Contest, the contestant(s) agrees:
 - i. to be bound by the T&Cs herein;
 - ii. that the Bank's decision on all matters relating to this Contest shall be final, binding and conclusive;
 - iii. to access HLISB's website at www.hlisb.com.my/IA-i at regular time intervals to view the Contest T&Cs and ensure to be kept up-to-date on any changes or variations to the T&Cs.
 - iv. to consent HLISB to collect, disclose or publish their names, National Registration Identity Card Number (NRIC) or email address or contact details (in mask form) and/or photo in HLISB's Website, media, marketing or advertising materials;
 - v. authorizes HLISB to collect and disclose their personal data (i.e. names, NRIC Numbers, email address and/or contact details, where applicable) to the Bank's appointed SMS service provider as the Bank deems fit for the purpose of this Contest.
23. HLISB reserves the right:
 - i. to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part, at the Bank's discretion by way of posting on the Bank's website, or in any manner deemed suitable by the Bank upon giving twenty one (21) days' notice;
 - ii. to disqualify any contestant(s) for any reason whatsoever as HLISB / HLBB may in its absolute discretion deem fit to participate in the Contest without assigning any reason thereof.
24. All T&Cs governing the operation of the contestant(s)' TIA-i shall continue to apply unless if the same are expressly varied or amended by the T&Cs herein.
25. The Contest Grand Prize(s) featured in all printed materials and/or HLISB's website is for illustration purposes only. Any props, accessories or equipment featured with the Prize(s) in any pictorial materials are for decorative purposes and shall not form part of the Prize(s).

26. For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Prizes (including but not limited to the validity and/ or usage of the Prizes and shall not be responsible to replace any lost, stolen or damaged Prizes). The Winners shall deal directly with the merchant for any queries, disputes or claims pertaining to the Prizes without recourse to the Bank.
27. The T&Cs shall be governed by and construed in accordance with the laws of Malaysia and the contestant(s) agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
28. In the event of any discrepancies between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Contest, the final T&Cs on HLISB's website shall prevail.
29. The T&Cs herein and the General Terms and Conditions of TIA-i shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of TIA-i, the specific T&Cs herein shall prevail to the extent of such discrepancy.
30. The General Terms and Conditions applicable to this Contest are available at www.hlisb.com.my/IA-i.
31. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

**THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT
MALAYSIA (“PIDM”)**