Term Investment Account-i (TIA-i) Promotion (Versi Bahasa Malaysia)
Updated on 19 November 2026 for effective 25 November 2026

PROMOTION PERIOD

These promotional terms and conditions of Term Investment Account-i ("**TIA-i**") by Hong Leong Islamic Bank Berhad (Registration No. 200501009144 (686191-W)) (**"HLB Islamic" or "the Bank"**) are to be read together with the Terms & Conditions of TIA-i as imposed by HLB Islamic Berhad. The Bank may impose such other relevant terms and conditions as well as other rules and regulations at any time with prior notice.

HLB Islamic's **"Term Investment Account-i (TIA-i) Promotion"** (**"Promotion"**) commences on 25 November 2026 and ends on 7 December 2026, both dates inclusive, or upon reaching the promotion set target, whichever comes first ("**Promotion Period**"), unless notified otherwise.

TERMS & CONDITIONS ("T&Cs"):

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 ("**Investor**") who are the primary accountholders of HLB Islamic Current or Savings Account-i (**"CASA-i")**/Hong Leong Bank Berhad ("**HLB**") Current or Savings Account **("CASA"**) and HLB Meezani Account-i. To participate in the Promotion, Investors must subscribe to TIA-i via HLB Connect or the In-Branch Platform at any HLB /HLB Islamic branch before or during the Promotion Period.

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 subscriptions made during the Promotion Period. The Investors who renew their existing investments during the Promotion Period do not qualify to participate in the Promotion unless the Investors redeem any of their existing investment and make a new subscription.

Promotional Indicative Rate for TIA-i & Subscriptions

4. Investors who have subscribed 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 Rate below:

HLB/HLB Islamic Branches

Effective Period Promotional Indicative Rate	Tenure	Profit Sharing Ratio (PSR) Customer: Bank	Promotional Indicative Rate	Minimum Subscription Amount in TIA-i	Maximum Subscription Amount in TIA-i
25 November 2026 – 7 December 2026	12 months	85:15	4.00% p.a*	RM1,000	RM5,000,000

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

General

1. By participating in this Promotion, the Investor agrees: -

   (a) to accept the T&Cs herein;
   (b) that the Bank's decision on all matters relating to this Promotion is final, binding and conclusive; and
   (c) to access HLB Islamic's website at www.hlbislamic.com.my/TIA-i ("**Bank's Website**") 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.

2. HLB Islamic reserves the right to: -

   (a) add, delete, suspend or change the T&Cs contained herein, either wholly or in part, with prior notice. The Bank will post the updated T&Cs on the Bank's website, or in any manner which the Bank deemed practical with prior notice to the Investors; and
   (b) disqualify any Investors from participating in the Promotion for not complying with the T&Cs herein and the Applicable T&Cs as HLB Islamic considers reasonably appropriate.

3. All other T&Cs that are relevant to TIA-i shall continue to apply unless stated otherwise in the T&Cs herein.

4. 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.

5. If there are any differences between the T&Cs herein and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the Investor should refer to these T&Cs to the extent of the Promotion.

6. The T&Cs herein and the Terms and Conditions of TIA-i are to be read together as an entire agreement. If there are any differences between the T&Cs herein and the TIA-i Terms and Conditions, the Investor should refer to these T&Cs which are only applicable for this Promotion.

7. 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.

Member of Perbadanan Insurans Deposit Malaysia (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/Sukuk, Dual Currency Investment (DCI), Floating Rate Negotiable Instrument of Deposit (FRNID), Islamic Negotiable Instrument of Deposit (INID), 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.