HONG LEONG BANCATAKAFUL FIXED DEPOSIT-i PROMOTION 2026
(Last updated 20 August 2026)

PROMOTION PERIOD

The Hong Leong Islamic Bank Berhad's [Company No. 200501009144 (686191-W)] ("**HLB Islamic**" or "**Bank**") "**Hong Leong BancaTakaful Fixed Deposit-i Promotion 2026"** ("**Promotion**") commences on **13 August 2026** and ends on **31 December 2026**, 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 HLB Islamic 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 product has been approved by HLMT and the product 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 or the Bank has reasonable grounds to believe the customer has committed any fraudulent, unlawful or wrongful acts in relation to the BancaTakaful and/or any of the facilities granted by HLB Islamic/HLB or have been declared bankrupt (pursuant to a petition by either HLB Islamic/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.

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 Ten Thousand (RM10,000) up to the maximum amount equivalent to the Eligible Customer's Annual Contribution or Ringgit Malaysia Two Million (RM2,000,000) on a one- to-one basis, whichever is lower (**"Placement Amount"**), into their respective new or existing HLB Islamic Fixed Deposit-i Account ("**FD-i Account"**), are entitled to enjoy the promotional FD-i profit rate for a tenure of either six (6) or twelve (12) months ("**Promotional FD-i Rate**") as stated in Table 1.

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 T&C herein.

Table 1

BancaTakaful Regular Contribution Products	**Minimum Annual Contribution**	**Contribution: Placement Ratio**	**Promotional FD-i Rate and Tenure**
• HLM Takaful Amanah Saver # • HLM Takaful Secure 3 # • HLM Takaful Secure 3 Plus # • HLM Takaful Legacy ## • Takaful First Horizons ## • Takaful Horizons ##	RM10,000	1:1 basis of annual contribution. (Minimum FD-i: RM10,000 Maximum FD-i: Lower of RM2,000,000 or the maximum amount equivalent to the Annual Contribution)	**6 months** at **6.08%p.a.*** **12 months** at **4.50%p.a.***

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

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).

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong MSIG Takaful Berhad or PIDM (visit www.pidm.gov.my).

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 included in the calculation.

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 Seventy Million (RM70,000,000) (**"Fund Size Limit"**) only, based on the allocation in Table 2 below. 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.

Table 2

Promotional FD-i Rate (p.a.)	**Tenure**	**Fund Size Limit (RM)**
6.08%	6 months	7,500,000
4.50%	12 months	62,500,000

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. HLB Islamic 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 HLB Islamic/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 calendar days of the date of the Notification Letter, HLB Islamic shall not be responsible for the non-receipt of the Notification Letter by the Eligible Customers.

8. For the avoidance of doubt, HLB Islamic/HLB 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 HLB Islamic 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 with prior notice to the Eligible Customer, the Eligible Customer will not be eligible to enjoy the Promotional FD-i Rate. In such circumstances, the Eligible Customer will be notified by the Sales Agent to uplift their FD-i placement.

11. The Eligible Customers are required to nominate a HLB Islamic 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 principal balance 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 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, HLB Islamic 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, HLB Islamic 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.

GENERAL

17. 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, and General Terms and Conditions of Accounts (collectively referred to as **"Applicable Terms and Conditions**") and any other relevant terms and conditions that HLB Islamic may impose from time to time with prior notice to the Eligible Customers and by posting on HLB Islamic's website at www.hlbislamic.com.my ("**HLB Islamic'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 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 HLB Islamic/HLB with his/her valid and current contact details including mobile number and promptly notifying HLB Islamic/HLB in the event of any changes. HLB Islamic/HLB shall not be responsible/liable in the event that HLB Islamic/HLB is unable to contact the Eligible Customers due to inaccurate/invalid mobile number provided by the Eligible Customers; and

(f) to access the HLB Islamic'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.

18. 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 HLB Islamic's discretion by way of posting on the HLB Islamic's Website, or in any manner deemed suitable by HLB Islamic by giving prior notice to the Eligible Customers of such additions, deletions or amendments;

(b) disqualify any of the Eligible Customers as HLB Islamic 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.

19. 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.

20. 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 HLB Islamic's Website shall prevail.

21. 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.

22. 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 HLB Islamic for the contribution of Takaful by anyone. Eligible Customers are advised to read and understand the contents of the takaful product brochure/certificate contract before signing up.

IMPORTANT NOTES:

1. **THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE CONTRIBUTION THROUGHOUT THE CERTIFICATE DURATION. TO INCREASE INVESTMENT VALUE AT ANYTIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL CONTRIBUTIONS AS 'TOP UPS'. RETURNS ON AN INVESTMENT-LINKED FUND ARE NOT GUARANTEED.**

2. 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.

3. FD-i and CASA-i are deposit accounts based on the Shariah contract of Tawarruq. Protected by PIDM up to RM250,000 for each depositor.

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@HLB.hongleong.com.my or call 03- 7626 8899.