

DESTINASI IMPIAN PROMOTION [\(Versi Bahasa Malaysia\)](#)

Updated on 23 February 2026

PROMOTION PERIOD

Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) (“**HLISB**” or “**Bank**”) “Destinasi Impian Promotion” (“**Promotion**”) commences on **10 March 2026** and ends on **30 June 2026**, both dates inclusive (“**Promotion Period**”), unless notified otherwise.

TERMS & CONDITIONS

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

ELIGIBILITY

1. This Promotion is open to the Bank’s new and existing individual customers (“**Customers**”) who sign up and/or perform the eligible transaction (“**Eligible Transaction**”) set out under Clause 4 during the Promotion Period.
2. Customers must register for HLB Connect before or during the Promotion Period and must be active users of HLB Connect.
3. Any customer who has:
 - (a) committed or is suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLISB;
 - (b) has been declared bankrupt (pursuant to a petition by HLISB or other financial institutions or by any third party or is subject to any bankruptcy proceedings at any time prior to or during the Promotion Period); or
 - (c) in breach of any of the following terms and conditions (“**Applicable Terms and Conditions**”) at any time before or during the Promotion Period shall **NOT** be eligible to participate in the promotion:
 - (i) HLB Meezani Account-i Terms and Conditions;
 - (ii) General Terms and Conditions of Accounts and the terms and conditions applicable to the Participating Accounts (as defined in Clause 4);
 - (iii) Terms and Conditions for the Use of HLB Connect;
 - (iv) Hong Leong Personal Financing-i Terms and Conditions, Terms and Conditions for Auto Financing-i, The Main Terms and Conditions for Hong Leong CM Flexi Property Financing-i & HLB Solar Plus Financing-i and Hong Leong ASB Financing-i Terms and Conditions;
 - (v) Hong Leong eFixed Deposit-i (eFD-i) Account Terms and Conditions;
 - (vi) Terms & Conditions of Term Investment Account-i (TIA-i);
 - (vii) ASNB eChannel Services Terms and Conditions;
 - (viii) e-Will/e-Wasiat Writing Services Terms and Conditions.

PROMOTION MECHANICS

4. To participate in this Promotion, the Customers **MUST** fulfil Qualifying Criteria as set out in Table 1 below during the Promotion Period (“**Eligible Customers**”) to earn entries (“**Entries**”) for the Promotion.

Table 1

Product Type	Eligible Transaction	Entries
HLB Meezani Account-i	Open a new account with a minimum initial deposit of RM200.	15

	<u>New Account Holders*</u> : Maintain a minimum incremental monthly average balance of RM500 to get 10 entries per month (New Funds** only).	10
	<u>Existing Account Holders:</u> Maintain a minimum incremental monthly average balance of RM500 to get 10 entries per month (New Funds** only).	10
<ul style="list-style-type: none"> ● Savings Account-i ● Pay&Save Account-i ● Pay&Save Account-i for Sole Proprietors ● HLB Wallet-i ● 3-in-1 Junior Account-i (collectively referred as Participating Accounts) 	Open a new account with a minimum initial deposit of RM200.	10
	<u>New Account Holders*</u> : Maintain a minimum incremental monthly average balance of RM500 to get 5 entries per month (New Funds** only).	5
	<u>Existing Account Holders:</u> Maintain a minimum incremental monthly average balance of RM500 to get 5 entries per month (New Funds** only).	5
Personal Financing-i***	Apply for a new financing with a minimum facility amount of RM30,000.	10
Auto Financing-i***	Apply for a new financing.	10
Property Financing-i***	Apply for a new financing.	10
Property Financing-i*** and Fire/Houseowner Takaful	Apply for a new Property Financing-i and a Fire/Houseowner Takaful (submitted during the Promotion Period and approved by Zurich Takaful Malaysia Berhad no later than 31 July 2026).	15
Solar Plus Financing-i***	Apply for a new financing with a minimum facility amount of RM15,000.	10
ASNB Unit Trust	Invest a minimum amount of RM100 in any ASNB Unit Trust funds.	5
Unit Trust	Invest a minimum amount of RM100 in any Shariah-compliant Unit Trust funds.	5
ASB Financing-i***	Apply for a new financing with a minimum facility amount of RM100,000.	15
Fixed Deposit-i/eFixed Deposit-i (FD-i/eFD-i)	Every RM5,000 placement (New Funds only). - Any withdrawal including premature withdrawal will be disqualified.	5
Term Investment Account-i (TIA-i)	Every RM5,000 investment - Any withdrawal including premature withdrawal will be disqualified.	15
<ul style="list-style-type: none"> ● HLM Takaful Amanah Saver ● HLM Takaful Legacy ● HLM Takaful Legacy Plus ● HLM Takaful Secure 3 ● HLM Takaful Secure 3 Plus 	Sign up for a new Takaful plan with minimum annual contribution amount of RM20,000 (submitted during the Promotion Period and approved by Hong Leong MSIG Takaful no later than 31 July 2026).	15
<ul style="list-style-type: none"> ● Mortgage Reducing Term Takaful (MRTT) ● Mortgage Level Term Takaful (MLTT) ● Group Credit Takaful (GCT) ● ASB Reducing Term Takaful (ARTT) ● Hire Purchase Reducing Term Takaful (HRPTT) 	Sign up for any of the Takaful plans listed (submitted during the Promotion Period and approved by Hong Leong MSIG Takaful no later than 31 July 2026).	15

Zakat	Perform a Zakat payment with a minimum amount of RM7 per transaction via HLB Islamic services on HLB Connect App.	15
Riyal Saver	Every RM1,000 equivalent conversion into Riyal currency (capped at a maximum amount of RM10,000 per customer per month).	15
Sadaqah	Perform a Sadaqah payment with a minimum contribution of RM10 per transaction via HLB Connect.	5
Waqaf	Perform a Waqaf contribution with a minimum contribution of RM10 per transaction via HLB Connect.	5
Personal Financing-i to finance Hibah services***	Apply for a new financing with a minimum facility amount of RM20,000.	15
Will Writing	Sign up for a Basic Will Writing Service via HLB Connect or HLB/HLISB branches.	5
HLB Priority Banking	Upgrade to HLB Priority Banking with a minimum of one (1) new HLB Islamic product sign-up.	50
HLB Private Banking	Upgrade to HLB Private Banking with a minimum of one (1) new HLB Islamic product sign-up.	100

Notes:

1. * **“New Account Holders”** refer to customers who open the relevant account in relation to the Product Type during the Promotion Period.
2. ** **“New Funds”** refer to cash, new funds received via telegraphic transfer, Financial Process Exchange (**“FPX”**), instant transfer or interbank GIRO from other banks, local cheque or banker’s cheque issued by other banks.
3. *** All the Financing-i products must be approved and disbursed no later than 31 July 2026.

REWARD AND PROMOTION FULFILMENT

5. Eligible Customers who meet the criteria as stated above may stand a chance to be rewarded as set out in Table 2 (**“Reward”**) below:

Table 2

Reward	Total Winner
Grand Prize: Japan Trip for 2 worth RM40,000	1
Second Prize: China Trip for 2 worth RM20,000	1
Third Prize: Vietnam Trip for 2 worth RM10,000	1

6. The winner selection process is as follows:
 - (a) At the end of the Promotion Period, Eligible Customers will automatically earn **Entries based on the qualifying criteria**.
 - (b) From the pool, the Bank will select randomly three (3) Eligible Customers based on total Entries earned during the Promotion Period (**“Shortlisted Customers”**). The Shortlisted Customers are required to complete the Q&A Process as set out under Clauses 7 below in order to win the Reward (**“Winner”**).
 - (c) The Bank will select the Winner based on the fastest response time to the Q&A provided by the Shortlisted Customers. In the event of a tie, the Bank will select the Winner based on the highest number of Entries earned during the Promotion Period.

(d) Each Winner is eligible for only one (1) Reward during the Promotion Period.

7. Question&Answer Process (“**Q&A**”) is as follows:

- (a) An In-App Push (“IAP”) notification via HLB Connect App will be sent to the Shortlisted Customers, requesting them to answer one (1) question pertaining to the Promotion within a time limit (i.e. forty-eight (48) hours from time of notification);
- (b) Shortlisted Customers are required to click on the website link from the IAP notification in HLB Connect App, where it will redirect them to HLB’s contest website outside of HLB Connect App to select one (1) correct answer within the given time limit. A Shortlisted Customer who answers the Q&A correctly within the time limit shall be the Winner;
- (c) Should there be more than one (1) answer entry submission from the same Shortlisted Customers, only the earliest answer submitted will be valid;
- (d) Submission of answer(s) after the given time limit will be deemed invalid;
- (e) It is the obligation of the Winner to provide their latest and valid contact details and email addresses to the Bank prior to or within the Promotion Period and the Bank shall not be responsible in the event the Bank is unable to reach the Winners for any reason whatsoever. The Bank shall not be held liable in the event of any technical issues, delayed notifications, or failure to receive the IAP due to device settings or connectivity. It is the responsibility of the Shortlisted Customers to ensure their HLB Connect App notifications are enabled and to check the Bank’s website for updates or alternative instructions, where applicable.

8. The Bank will notify the Winners within ninety (90) business days after the Promotion Period ends either by email, phone call, IAP notification or in any other manner that the Bank deems practical (“**Winners’ Notification**”). The notification is on a best effort basis based on the latest customer details provided by the Shortlisted Customers, as shown in the HLIBS’s record.

9. Winners are required to provide their NRIC or passport and sign a release form to claim their Reward 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.

10. Terms and conditions of the Reward (“**Travel Voucher**”) are as follows:

- (a) A Travel Voucher redeemable for any flights and/or travel packages through the travel agency appointed by the Bank will be awarded to the Winner.
- (b) It is the responsibility of the Winners to make redemption, bookings and/or arrangements of the travel-related services with the appointed travel agency. For the avoidance of doubt, the Bank shall not be liable for any related costs and/or fees attached thereto, and any costs and/or fees related thereto shall be borne by the Winners and subject to the terms and conditions imposed by the appointed travel agency:
 - (i) The Travel Voucher is non-refundable, non-transferable and non-exchangeable for cash;
 - (ii) The Winners shall redeem the Travel Voucher with the appointed travel agency only and the Bank shall not be responsible or liable to reimburse the Winners in relation to any cost incurred deriving from the redemption of the Travel Voucher;
 - (iii) The redemption is limited to a single occurrence; multiple periodic redemptions are not allowed;
 - (iv) Any related travel services or travel incidents that exceed the value of the Travel Voucher shall be borne by the Winners at the time of booking. However, if the redemption value is less than the value of the Travel Voucher, no refund will be processed;
 - (v) The Travel Voucher is valid for a period of one (1) year from the date of issuance. The Bank shall not be responsible for the Winner’s failure to redeem the Travel Voucher within the specified period;
 - (vi) The Winners must present their NRIC or passport and the winner notification letter when redeeming with the appointed travel agency;
 - (vii) The Travel Voucher is subject to the availability of airline seats, hotel accommodations, and ground arrangements as determined by the appointed travel agency at the time of redemption. Any additional costs incurred due to unavailability or if the total cost of the

- chosen services exceeds the value of the Travel Voucher shall be borne by the Winners and the Bank shall not be responsible for any cost and/or payment related thereto;
- (viii) For the avoidance of doubt, the Bank gives no representation or warranty with respect to the quality or suitability of the Travel Voucher (including but not limited to the validity and/or usage of Travel Voucher) and shall not be responsible for replacing any lost, stolen or damaged Travel Voucher;
 - (ix) The Winners shall deal directly with the appointed travel agency for any queries, disputes, warranty information or claims pertaining to the Travel Voucher without recourse to the Bank. All risks, loss, damage and/or injury associated with the use of the Travel Voucher shall be assumed by the Winners;
 - (x) The Travel Voucher is valid for use until the date specified on the respective Travel Voucher. If the Travel Voucher remains unused after the validity date, the Bank will not be liable for the extension of the validity or replacement of the Travel Voucher. Additionally, the Bank will not provide a refund or reimbursement for the unused portion if the Winners fail to fully utilise the same.
11. The Reward is not exchangeable and/or transferable. Reward will be given to the Winners on an as-is basis only. HLIBS 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.
 12. 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 Promotion, redemption and/or utilisation of the Reward and agree to release and hold the Bank free and harmless of any liability.
 13. By participating in the Promotion, Winner agrees that his/her personal information including name, the last four (4) digits of his/her NRIC or passport number and/or the last four (4) digits of his/her Account number may be used for the purpose of the Promotion including publication of the Winner's list on the Bank's website or the promotion website.
 14. In the event the Bank has a prize giving ceremony for the Rewards, the Winner is required to attend at their own cost and expense to collect the Rewards and the Bank shall not be responsible for bearing such costs. In the event the Winner is unable to attend the prize giving ceremony, 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 authorisation from the Winner and a photocopy of the Winner's NRIC (front and back) or passport.
 15. The visual of the Reward on the Bank's website or any official promotional materials for this Promotion serves for illustration purposes only.
 16. All applications for Financing-i products (Personal Financing-i, Auto Financing-i, Property Financing-i, HLB Solar Plus Financing-i, ASB Financing-i, and Personal Financing-i to finance Hibah services) are subject to the Bank's standard credit assessment and approval criteria.
 17. The Bank shall not be held liable for any delays in disbursement of Financing-i products due to insufficient documentation, inaccurate information, or any other omissions by the Customer, which may subsequently cause the Customer to be ineligible for the Promotion or to miss the Promotion Period.
 18. The approval and issuance of Takaful products are subject to the sole assessment and underwriting discretion of the relevant Takaful Operator.
 19. The Bank assumes no responsibility or liability in the event a Takaful Operator rejects a takaful application for any reason whatsoever.

GENERAL

20. By participating in this Promotion, the Eligible Customers:
- (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 HLISB's decision on all matters relating to the Promotion shall be accurate, final, conclusive and binding on all Eligible Customers;
 - (c) agree to access www.hlbislamic.com.my ("Bank's Website") at regular 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;
 - (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 Bank'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 Promotion.
21. HLISB reserves the right:
- (a) to add, delete, suspend or vary the T&Cs listed herein, either fully or partially, or to terminate the Promotion with written notice to the Eligible Customers, by way of posting such addition, deletion, suspension or amendment of the T&Cs or termination of this Promotion on Bank's Website or in any other manner which the Bank deems practical;
 - (b) to disqualify any Eligible Customers 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 HLISB;
 - (ii) are facing bankruptcy proceedings, or have been declared bankrupt either before, during or after the Promotion Period; and/or
 - (iii) have breached any of the Applicable Terms and Conditions at any time before, during or after the Promotion Period;
 - (c) to forfeit and claw back any of the Reward given and return the same into the Reward allocation in the event there is any detected fraud, or non-compliance of any of the T&Cs of this Promotion and/or the Applicable Terms and Conditions; and
 - (d) to replace the Reward at its discretion, with notice published on the Bank's website and it shall be the responsibility of Eligible Customer to check for such updates.
22. In addition to the T&Cs stipulated herein, the Eligible Customers 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.
23. 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 Promotion, the final T&Cs on Bank's Website shall prevail.
24. The T&Cs of this Promotion shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
25. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

HLB Meezani Account-i and TIA-i are 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, Dual Currency Investment (DCI), Floating Rate Negotiable Instrument of Deposit (FRNID), 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.

Member of PIDM. CASA-i and FD-i/eFD-i Products are protected by PIDM up to RM250,000 for each depositor (refer to Products Eligible for PIDM Protection). CASA-i and FD-i/eFD-i Products are deposit accounts based on the Shariah contract of Tawarruq.

The above Takaful products are underwritten by the relevant Takaful Operator, Hong Leong MSIG Takaful or Zurich Takaful Malaysia Berhad, and distributed by Hong Leong Islamic Bank Berhad. Hong Leong MSIG Takaful and Zurich Takaful Malaysia Berhad are members of PIDM. PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. 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 (visit <http://www.msig.com.my>) or Zurich Takaful Malaysia Berhad (visit <http://www.zurich.com.my>) or PIDM (visit www.pidm.gov.my). The Bank accepts no responsibility or liability for the plan or the products and services offered by Hong Leong MSIG Takaful and Zurich Takaful Malaysia Berhad.

If you have any enquiries regarding these T&Cs or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my.

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT-i WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT-i IS NOT PROTECTED BY PIDM.