

**HONG LEONG ISLAMIC BANK BERHAD**
**3-in-1 Junior Account-i**
**Terms & Conditions (T&Cs)**

These terms and conditions are to be read together as a whole with the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, Terms and Conditions for Hong Leong Current Account-i and Savings Account-i (CASA-i), Terms and Conditions for Hong Leong Fixed Deposit-i (HLFD-i), Hong Leong Debit Card-i Terms and Conditions, E-statement and e-Tax Facility Terms and Conditions, Terms and Conditions for Connect by HLB (as defined below) and any other relevant terms and conditions as HLISB (as defined below) may impose from time to time with **twenty-one (21)** calendar days' prior notice, as well as other rules and regulations binding on HLISB.

**1.0 Definition**

"ATM"	Automated teller machines: (i) installed by HLB/HLISB or any member of the Shared ATM Network (SAN); and/or (ii) designated by HLB/HLISB or VISA and Mastercard, for the use of the Cardholder.
"CASA/CASA-i"	HLB Current and Savings Account/HLISB Current and Savings Account-i.
"CDM"	Cash Deposit Machine installed by HLB/HLISB for you to make deposits and payment transactions by cash.
"Child"	An individual below eighteen (18) years old, who is the beneficiary of the 3-in-1 JA-i.
"Connect"	Internet banking services provided by HLB/HLISB to enable you to perform banking transactions with the use of a personal computer terminal or any electronic device through the internet browser with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLB/HLISB at any time, and from time to time.
"Customer"	Primary account holder of 3-in-1 JA-i, who is the parent/legal guardian of the child.
"Domicile Branch"	HLB/HLISB branch at which the 3-in-1 JA is opened and maintained.
"HLB"	Hong Leong Bank Berhad and includes its branches and successors-in-title and assigns.
"HLISB"	Hong Leong Islamic Bank Berhad and includes its branches and successors-in-title and assigns.
"IBG"	Interbank Giro.
"3-in-1 JA-i"	3-in-1 Junior Account-i that comprises of three (3) accounts, namely Junior Savings Account-i, Junior Fixed Deposit-i and Junior Debit Card-i (linked to the Re-loadable Account).
"JSA-i"	Junior Savings Account-i, which is a savings account-i maintained with HLISB with the child as beneficiary.
"JFD-i"	Any time deposits placed by the Customer into JFD Account-i to enjoy high profit exclusively for the child.
"JFD Account-i"	Junior Fixed Deposit Account-i, which is a fixed deposit account maintained with HLISB, where the child as beneficiary.
"JDC-i"	Junior Debit Card-i, known as re-loadable debit card-i. JDC-i is linked to a Re-loadable Account and is issued to the Customer for the convenience of the child. It is given to the child with the consent of the Customer.
"month"	Calendar month.
"Non-Domicile Branch"	Any branch other than the Domicile Branch.
"Re-loadable Account"	A virtual account linked to JDC-i.

## 2.0 Overview of the 3-in-1 Junior Account-i

- (a) 3-in-1 JA-i is an “Adult for Child” account whereby the parent/legal guardian is the primary accountholder and the child is the beneficiary of the account. There can only be **one (1)** beneficiary for each 3-in-1 JA-i.
- (b) The application for 3-in-1 JA-i must be made by the Customer.
- (c) JSA-i, JFD-i Account and Re-loadable Account (linked to JDC-i) will be opened simultaneously upon 3-in-1 JA-i opening. The Customer may maintain the JFD-i Account and Re-loadable Account linked to the JDC-i with **zero (0)** balance. However, there must be a minimum balance of Ringgit Malaysia **One (RM1)** in the JSA-i at all times, failing which the JSA-i will be closed.
- (d) Issuance of JDC-i is optional upon request.
- (e) Monthly e-statement is made available on Hong Leong Connect.
- (f) The Customer will have the sole authority to operate and close the 3-in-1 JA-i.

## 3.0 The Accounts in the 3-in-1 JA-i

<b>3.1</b>	<b>Junior Savings Account-i</b>	<ul style="list-style-type: none"> <li>(a) A minimum deposit of <b>Ringgit Malaysia One (RM1)</b> is required to open a JSA-i.</li> <li>(b) Profit in JSA-i will be calculated and accrued on a daily basis based on the balance at the end of each day and will be credited into the JSA-i on the last day of each month.</li> <li>(c) In the event of 3-in-1 JA-i closure, the profit will be pro-rated based on the number of days the account remains active for that particular month and will be credited on the day the account is closed.</li> </ul>
<b>3.2</b>	<b>Junior Fixed Deposit-i Account</b>	<ul style="list-style-type: none"> <li>(a) The minimum deposit placement required for JFD-i is <b>Ringgit Malaysia One Thousand (RM1,000)</b>.</li> <li>(b) JFD-i is only available for tenures of 3, 12, 24, 36, 48 and 60 months (“<b>Tenure</b>”). HLISB reserves the right to vary Tenure at any time with <b>twenty-one (21)</b> calendar days’ prior notice.</li> <li>(c) JFD-i placement can only be performed Over-The-Counter (“<b>OTC</b>”) at any HLB/HLISB’s branch or via Standing Instruction (“<b>SI</b>”) from JSA-i.</li> <li>(d) All profit earned from JFD-i will credited into the JSA-i on monthly basis.</li> <li>(e) Any placement made to the JFD-i is receipt-less. All transactions and activity of JFD-i will be reflected in the 3-in-1 Junior Account-i monthly e-statements.</li> </ul> <p><b>3.2.1 Standing Instruction for JFD-i Placement</b></p> <ul style="list-style-type: none"> <li>(a) The Customer can perform JFD-i placement from JSA-i via SI (limited to once a month).</li> <li>(b) SI must be made only at the Domicile Branch.</li> <li>(c) The Customer must specify the placement date and the selected Tenure for JFD-i placement from JSA-i with a minimum placement of <b>Ringgit Malaysia One Thousand (RM1,000)</b> or in multiples of <b>Ringgit Malaysia One Thousand (RM1,000)</b> up to a maximum of <b>Ringgit Malaysia Five Thousand (RM5,000)</b> only per month.</li> <li>(d) To enable a JFD-i placement from JSA-i via SI, a minimum balance of <b>Ringgit Malaysia (RM1,000)</b> must be maintained in JSA-i after such JFD-i placement. Otherwise, the SI will not be effected.</li> </ul>

		<p>(e) Profit for JFD-i placement via SI from JSA-i will be based on the JFD-i prevailing board rate for the respective Tenure and reflected in the 3-in-1 Junior Account-i monthly e-statements.</p> <p><b>3.2.2 <u>Partial Withdrawal and Premature Withdrawal of JFD-i</u></b></p> <p>(a) Partial withdrawal of JFD-i is allowed during the Tenure provided that the JFD-i balance prior to the partial withdrawal is above <b>Ringgit Malaysia Three Thousand (RM3,000)</b>. Otherwise, such partial withdrawal will be treated as premature withdrawal of the entire JFD-i.</p> <p>(b) Partial withdrawal of JFD-i can be performed at any branch, i.e. at the Domicile Branch or Non-Domicile Branch.</p> <p>(c) Partial withdrawals of JFD-i are permissible with a minimum withdrawal of <b>Ringgit Malaysia One Thousand (RM1,000)</b> or in multiples of <b>Ringgit Malaysia Three Thousand (RM3,000)</b> or any other amount to be determined by HLISB at any time with <b>twenty-one (21)</b> calendar days' prior notice.</p> <p>(d) The balance sum of the JFD-i placement will continue to earn the contracted JFD-i rate.</p> <p>(e) No profit will be payable on partially withdrawn amounts and premature withdrawals of JFD-i, regardless of the number of completed months at the time of partial/premature withdrawal.</p>
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<p>3.3</p>	<p><b>Junior Debit Card-i (Re-loadable)</b></p>	<p>(a) The JDC-i is linked to the Re-loadable Account.</p> <p>(b) No profit is earned for balance maintained in the Re-loadable Account.</p> <p>(c) <b>This part of Terms and Condition is to be read together with the <u>Hong Leong Debit Card-i Terms and Conditions</u> with the following exceptions:</b></p> <p>(i) “E-Account” is not applicable;</p> <p>(ii) “Joint Accountholder” is not applicable;</p> <p>(iii) JDC-i transactions will be reflected in the 3-in-1 Junior Account-i monthly e-statements.</p> <p>(iv) Security Codes – Only ATM PIN will be given.</p> <p><b>3.3.1 <u>Dormancy</u></b></p> <p>(a) Re-loadable Account will become dormant automatically if JSA-i becomes dormant.</p> <p>(b) The JDC-i will no longer be valid for use when JSA-i and Re-loadable Account becomes dormant.</p> <p>(c) Account balance within the Re-loadable Account will be transferred back to the JSA-i on the day before the Re-loadable Account becomes dormant.</p> <p>(d) The Customer can reactivate the said dormant accounts by performing a transaction in the JSA-i. The status of reactivation of the Re-loadable Account will only updated on the next day upon the successful transaction and reactivation of the JSA-i.</p> <p><b>3.3.2 <u>JDC-i Reload</u></b></p> <p>(a) The Customer must perform credit reload into the Re-loadable Account before the JDC-i can be used.</p> <p>(b) The following are <b>two (2)</b> reload options available for JDC-i:</p> <table border="1" data-bbox="549 1267 1347 2011"> <tr> <td data-bbox="549 1267 708 2011"> <p><b>1. Auto Reload</b></p> </td> <td data-bbox="708 1267 1347 2011"> <p>The Customer has an option to subscribe for automatic reload (“<b>Auto Reload</b>”) service to top-up cash value automatically into the Re-loadable Account.</p> <p>(i) Auto Reload service is available only from JSA-i into the Re-loadable Account.</p> <p>(ii) Upon issuance of JDC-i, <b>Ringgit Malaysia Fifty (RM50)</b> is debited from the JSA-i and will be auto reloaded into the Re-loadable Account provided that the Customer has opted for the Auto Reload service.</p> <p>(iii) Auto Reload will be effected whenever the balance in the Re-loadable Account falls below the threshold of <b>Ringgit Malaysia Fifty (RM50)</b>.</p> <p>(iv) The minimum Auto Reload amount is <b>Ringgit Malaysia Fifty (RM50)</b> and in multiples of <b>Ringgit Malaysia Fifty (RM50)</b> up to a maximum of <b>Ringgit Malaysia Five Hundred (RM500)</b> per month.</p> <p>(v) Auto Reload is subject to daily reload schedule at 6:00 a.m., 1:00 p.m. and 5:00 p.m. (“<b>Reload Schedule</b>”). Any Auto Reload perform after 5:00 p.m. will processed following to Reload Schedule on the next day.</p> <p>(vi) Only <b>one (1)</b> Auto Reload is allowed per day.</p> </td> </tr> </table>	<p><b>1. Auto Reload</b></p>	<p>The Customer has an option to subscribe for automatic reload (“<b>Auto Reload</b>”) service to top-up cash value automatically into the Re-loadable Account.</p> <p>(i) Auto Reload service is available only from JSA-i into the Re-loadable Account.</p> <p>(ii) Upon issuance of JDC-i, <b>Ringgit Malaysia Fifty (RM50)</b> is debited from the JSA-i and will be auto reloaded into the Re-loadable Account provided that the Customer has opted for the Auto Reload service.</p> <p>(iii) Auto Reload will be effected whenever the balance in the Re-loadable Account falls below the threshold of <b>Ringgit Malaysia Fifty (RM50)</b>.</p> <p>(iv) The minimum Auto Reload amount is <b>Ringgit Malaysia Fifty (RM50)</b> and in multiples of <b>Ringgit Malaysia Fifty (RM50)</b> up to a maximum of <b>Ringgit Malaysia Five Hundred (RM500)</b> per month.</p> <p>(v) Auto Reload is subject to daily reload schedule at 6:00 a.m., 1:00 p.m. and 5:00 p.m. (“<b>Reload Schedule</b>”). Any Auto Reload perform after 5:00 p.m. will processed following to Reload Schedule on the next day.</p> <p>(vi) Only <b>one (1)</b> Auto Reload is allowed per day.</p>
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			(vii) Auto Reload service is available free of charge.
		<b>2. Manual Reload</b>	<p>Manual Reload can be performed via OTC, CDM, ATM and Connect into the Re-loadable Account.</p> <p>(i) OTC:</p> <ul style="list-style-type: none"> <li>• <b>Ringgit Malaysia Two (RM2)</b> will be charged for each Manual Reload via OTC. This amount will be deducted from the reload amount (e.g. Manual Reload of <b>Ringgit Malaysia Fifty (RM50)</b>, the amount credited to Re-loadable Account will be <b>Ringgit Malaysia Forty-Eight (RM48)</b>).</li> </ul> <p>(ii) CDM:</p> <ul style="list-style-type: none"> <li>• Insert JDC-i into CDM or manually key-in the sixteen (16) digit JDC-i number for reload.</li> <li>• Reload via CDM is free of charge.</li> </ul> <p>(iii) ATM:</p> <ul style="list-style-type: none"> <li>• Insert the Customer's HLB Debit Card-i into ATM and key-in the <b>sixteen (16)</b> digit JDC-i number for reload.</li> <li>• Reload via ATM is free of charge.</li> </ul> <p>(iv) Connect:</p> <ul style="list-style-type: none"> <li>• Log on to <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> and transfer from any CASA/CASA-i into the <b>sixteen (16)</b> digit JDC-i number.</li> <li>• Reload via Connect is free of charge.</li> </ul>

#### 4.0 Transactions

4.1	<b>Transactions allowed at ATM with the JDC-i</b>	<ul style="list-style-type: none"> <li>(a) Balance Enquiry (for Re-loadable Account);</li> <li>(b) ATM Cash Withdrawal (from the Re-loadable Account);</li> <li>(c) Change Debit Card-i PIN;</li> <li>(d) Change Credit Limit; and</li> <li>(e) Mini Statement Request.</li> </ul>
4.2	<b>Transactions allowed at Connect</b>	<ul style="list-style-type: none"> <li>(a) Any registration for Connect access must be done by the Customer.</li> <li>(b) The Customer can enquire on balances and detail transactions of JSA-i, JFD-i and JDC-i.</li> <li>(c) The Customer can perform credit transactions such as deposits into the JSA-i by way of IBG or DuitNow from other bank.</li> <li>(d) The Customer is not allowed to perform debit transaction such as withdrawals or outward transfer from JSA-i, JFD-i or Re-loadable Account via Connect.</li> </ul>
4.3	<b>Shariah Compliance</b>	<ul style="list-style-type: none"> <li>(a) The JDC-i will not used for any unlawful activity or non-Shariah compliant activities or purposes and which may result in the Bank rejecting the transactions at Point of Sale (POS) terminals.</li> <li>(b) The Card will not be used at any merchants who are in the business of providing non-Shariah compliant Goods &amp; Services and/or for any non-Shariah compliant transactions categorised by the following Merchant Category as per below: <ul style="list-style-type: none"> <li>(i) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns;</li> <li>(ii) Packages Beer, Wine and Liquor;</li> <li>(iii) Cigar Stores and Stands;</li> <li>(iv) Gambling Transactions;</li> <li>(v) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling;</li> <li>(vi) Dating and Escort Services.</li> </ul> </li> </ul> <p>Note: The above list of non-Shariah compliant merchants/non-Shariah compliant activities will updated from time to time as and when the list varied.</p>

## 5.0 Revocation of 3-in-1 JA-i benefits once the beneficiary attains the age of eighteen (18) years

- (a) All benefits extended under the 3-in-1 JA-i will be cancelled effectively on the following month after the beneficiary attains the age of **eighteen (18)**. The JSA-i will be automatically converted into a Multi-tier Savings Account-i ("**Savings Account-i**") in the joint names of the Customer as the primary accountholder and beneficiary as the secondary accountholder.
- (b) The account number of the JSA-i will be retained and applied to the Savings Account-i, which is governed by the **General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits**.
- (c) Existing JFD-i (if any) will remain as per contracted rate and tenure until maturity, upon which: (i) the JFD-i will not be renewed further; and (ii) the JFD-i principal amount and profit will be credited into the Savings Account-i upon maturity.
- (d) With effect from the cancellation, a JFD-i quarterly e-Statement will be generated in March, June, September and December of the calendar year to replace the 3-in-1 Junior Account-i e-Statement and will be made available on Connect.
- (e) The JDC-i will also no longer be valid for usage. The Re-loadable Account will be automatically closed once the JSA-i is converted into the Savings Account-i, and the remaining balances will be transferred to the Savings Account-i. The beneficiary is required to visit any HLB/HLISB branches with their MyKad to replace the JDC-i with a new debit card-i linked to the Savings Account-i.
- (f) Written notification will be given by HLISB to the Customer at the material time on the conversion of JSA-i into the Savings Account-i.

## 6.0 Fees and Charges for the 3-in-1 JA-i

- (a) Cash withdrawal OTC can only be made by completing the prescribed form and producing the documents required by HLISB.
- (b) HLISB reserves the right to change such mode or manner of cash withdrawal at any time with **twenty-one (21)** calendar days' prior notice.
- (c) No fees will be charged for OTC withdrawal.
- (d) Withdrawal transactions include but are not limited to all debit transactions such as cash withdrawal and debit transfers done OTC but excludes SI and closing of account.

Description	Fees/Charges (Subject to Government Tax, if applicable)
JDC-i Issuance Fee	RM8 per card
JDC-i Annual Fee	RM8 per card
JDC-i <b>Replacement Fee</b> <i>(For damaged or lost/stolen JDC)</i>	RM18 per card
JDC-i Reload Fee <ul style="list-style-type: none"> <li>Auto Reload (From JSA-i to JDC-i)</li> <li>OTC</li> <li>Via CDM (Cash to JDC-i)</li> <li>Via ATM (From HLB Debit Card to JDC-i)</li> <li>Via Connect (From CASA/CASA-i to JDC-i)</li> </ul>	No Fee RM2 No Fee No Fee No Fee
<b>View JDC-i Transaction Details</b> <ul style="list-style-type: none"> <li>Via Connect</li> <li>Mini Statement via ATM</li> </ul>	No Fee No Fee
<b>ATM Cash Withdrawal</b> <u>Domestic</u> <ul style="list-style-type: none"> <li>HLB/HLISB ATM</li> <li>Other Bank's ATM</li> </ul> <u>International</u> <ul style="list-style-type: none"> <li>Cross Borders Cash Withdrawal via PayNet (Payments Network Malaysia Sdn Bhd)</li> <li>Via Mastercard Cirrus</li> </ul>	No Fee RM1 per transaction  RM8 per transaction RM12 per transaction
<b>OTC Cash Withdrawal</b>	No Fee



Description	Fees/Charges (Subject to Government Tax, if applicable)
<p><b>Overseas Transaction</b></p> <ul style="list-style-type: none"> <li>• Transactions made in currencies other than Ringgit Malaysia</li> <li>• Transactions made in Ringgit Malaysia via DCC</li> </ul>	<p>The transaction will be converted into Ringgit Malaysia on the date it is processed by Mastercard and at the foreign exchange rate determined Mastercard. The following fees will be charged on the conversion:</p> <ul style="list-style-type: none"> <li>(i) 1% transaction fee charged by Mastercard; and</li> <li>(ii) 1% foreign exchange conversion mark-up imposed by the Bank.</li> </ul> <p>For certain overseas ATMs, websites or merchants, Cardholders may be given the option of using the Dynamic Currency Conversion (“DCC”) service to convert their foreign currency transactions into Ringgit Malaysia. However, if DCC is selected:</p> <ul style="list-style-type: none"> <li>(i) the foreign exchange rate used by the merchant for the DCC transaction may be higher than the exchange rate determined by Mastercard; and</li> <li>(ii) the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, representing fees imposed by Mastercard.</li> </ul>
<p><b>Sales Draft Retrieval Fee</b></p>	<p>RM20</p>

Protected by PIDM up to RM250,000 for each depositor.