

HONG LEONG PAY&SAVE 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 (Tawarruq CASA-i), Debit Card-i Terms and Conditions, PEx Payment Collection Terms and Conditions and any other relevant terms and conditions as **Hong Leong Islamic Bank Berhad (“HLISB”)** may impose from time to time with twenty-one (21) calendar days’ notice, as well as other rules and regulations binding on HLISB.

Shariah Principle

1. Hong Leong Pay & Save Account-i adopts the Shariah Principle of Tawarruq* and other Shariah principles approved by Bank Negara Malaysia.

1.1 **“Tawarruq” or also known as “Murabahah (via Tawarruq arrangement)”** refers to an arrangement which consists of multiple sale and purchase transactions. In this product, the Customer(s) will purchase the Commodity at Purchase Price from a supplier and thereafter, sell the Commodity to HLISB at Selling Price on the basis of Murabahah which shall be paid to the Customer(s) at the end of the Tenure (after taking into consideration any rebates, if any). HLISB shall thereafter sell the Commodity to a third party on cash basis.

Eligibility

2. The **Hong Leong Pay&Save Account-i (“Account”)** is open to individuals including Malaysians and non-Malaysian Residents aged **eighteen (18)** years and above, either in single or in joint-name (**“Accountholders”**).
3. Non-Malaysian Residents are subject to the provisions of the **Islamic Financial Services Act 2013 and the Notices on Foreign Exchange Administration Rules issued by Bank Negara Malaysia thereunder.**
4. Sole Proprietorships, Partnerships, Professional Practices, Clubs, Societies, Associations, Schools, Corporations, Non-profit Organisations and other business entities are not eligible to open or to operate such an Account.
5. The minimum initial deposit to open the Account is **Ringgit Malaysia Two Hundred (RM200).**
6. No introducer is required to open the Account.
7. Each Accountholder is only entitled to operate **one (1)** Hong Leong Pay&Save Account-i.
8. Cashline-i facility is not available for this Account.
9. It is mandatory for Accountholders to sign-up for Hong Leong Connect Online Banking (**“HL Connect”**).

Profits from Savings

10. The multi-tier effective profit rate (“EPR”) on the credit balance of the Account is calculated on a next balance (split tier) method basis.
11. The contracted profit rate (“CPR”) is derived from the highest tiered rate of the savings’ profit rate plus the highest tiered rate of the e-Xtra profit rate. For Accountholders who applied for the Securities Trading Feature, the highest tiered rate of the Share Trading Bonus Profit will also be added to the CPR. The difference between the CPR and EPR is the rebate available to be utilised for the e-Xtra Profit and Bonus Profit features. In the event the rebate amount is exhausted, no e-Xtra/bonus profit will be granted to Accountholders.
12. Profit is calculated and accrued daily based on each end of day balance (excluding float) and credited on the last day of every quarter into the Account (i.e. 31 March, 30 June, 30 September and 31 December) or on the day the Account is closed.
13. In the event the Account is closed prior to the next profit crediting date, the accrued profit (based on the number of days the account remained active from the last profit crediting date) will be credited on the day the Account is closed.
14. The latest profit rates can be obtained at HLISB’s corporate website www.hlisb.com.my (“HLISB Website”).

e-Xtra Profit on e-Payment

15. Accountholders are eligible for e-Xtra Profit subject to making the required numbers of e-Payment and/or PEx transaction for the month and paid from the Account or from the Hong Leong Debit Card-i (“Debit Card-i”) that is tagged as retail purchases to the Account.
16. e-Payments and PEx transactions that are eligible for the e-Xtra Profit are defined as follows (“Eligible e-Payments”):-

<u>No.</u>	<u>Eligible e-Payments</u>	<u>Mode of Payment</u>	<u>Minimum Transaction Amount</u>
1	Credit Card/-i	Account	RM300
2	Car / House / Personal Financing / Loan	Account	RM300
3	Utility Bills (Eg. Astro, SYABAS, TENAGA, Indah Water, Majlis Perbandaran & Majlis Bandaraya)	Account or Debit Card-i	RM100
4	Telecommunications (Eg. Maxis, Celcom, DIGI, TMNet, Telekom & Redtone)	Account or Debit Card-i	RM100

5	Takaful / Insurance (Refer to Appendix 1 for full list) (Eg. AIA, Prudential, HLA, Allianz, AFA Affin, Great Eastern Life, Kurnia, Tokio Marine, Mitsui Sumitomo, Manulife, ING, ETIQA, Oriental Capital, MCIS Zurich, Syarikat Takaful etc.)	Account or Debit Card-i	RM100
6	Interbank GIRO (“IBG”)	Account	RM100
7	HL Connect Bill Payment (Refer to Appendix 2 for full list of registered payee corporations)	Account	RM100
8	MEPS FPX (Direct Debit via online to registered merchants)	Account	RM100
9	PEX – Payment Express <ul style="list-style-type: none"> • PEX Internet Collection • PEX ATM Collection 	Account	RM100

17. Transfer of funds between Hong Leong Savings or Current Account/-i including **third (3rd)** party and inter-branch transfer within HLISB/HLB and PEX – Direct HLISB/HLB Account are not considered as Eligible e-Payments.

18. e-Xtra Profit is awarded by tiered basis based on the following successful Eligible e-Payments performed for the month as follows:-

No. of Eligible e-Payments paid successfully per month	Profit Rates p.a.*
4 - 6	0.50%
7 - 9	0.75%
10 - 14	1.00%
15 and above	1.90%

*Profit rates are subject to change

19. e-Xtra Profit is calculated based on the **Daily Average Balance (“DAB”)** of the Account at the end of the month.

$$\text{e-Xtra Profit} = \text{DAB} \times \text{Time (T)} \times \text{Rate (R)}$$

Where:

DAB = Total end-day ledger balance / Total number of days in the month

Time (T) = Number of days in the month / Number of days in the year, based on 365 day calendar year

Rate (R) = e-Xtra Profit Rates based on the number of successful Eligible e-Payments

20. e-Xtra Profit is calculated at month end and credited on the **first (1st)** day of the following month.
21. Unsuccessful or reversal of Eligible e-Payments due to any reasons shall be offset against the number of successful Eligible e-Payments in the following month.
22. In the event the Account is closed prior to the next e-Xtra Profit crediting date, Accountholder is agreeable to waive the e-Xtra Profit (if any).
23. Accountholders may perform the Eligible e-Payments by signing up for a monthly **Standing Instruction ("SI")** or make a **one (1)** time payment through the following **e-Payment** channels:-
 - (i) HL Connect;
 - (ii) Mobile Banking;
 - (iii) ATM;
 - (iv) IVR;
 - (v) Over-the-counter (*To sign up for SI only at domicile branch*); and
 - (vi) Direct Debit from merchants.
24. The transaction limit for e-Payment is controlled by the daily limit set. Accountholders may change the daily limit via HLISB/HLB website, phone banking or visit any of our branches nationwide.

Debit Card-i Bonus Profit

25. Accountholders are eligible for Debit Card-i Bonus Profit subject to making a minimum of **one (1)** successful Debit Card retail transaction from the Hong Leong Debit Card-i that is tagged to the Account as a retail purchase account.
26. To qualify for the Debit Card-i Bonus Profit, each transaction must be successfully posted with a minimum spend of Ringgit Malaysia Thirty (RM30) in a single receipt.
27. Maximum Debit Card-i Bonus Profit is capped at RM30 per month.
28. Debit Card-i Bonus Profit is awarded on tiered basis based on the number of successful Debit Card-i retail transaction performed for the month as follows:

<u>No. of Debit Card-i Transactions in a month</u>	<u>Bonus Profit Rates p.a. *</u>
1	0.12%
2	0.24%
3	0.36%
4	0.48%
5 and above	0.80%

*Bonus Profit Rates are subject to change

29. Debit Card-i retail transactions that are eligible for the Debit Card-i Bonus Profit are defined as follows (“**Eligible Transactions**”):

<u>No.</u>	<u>Eligible Transactions</u>	<u>Minimum Spending per Transaction</u>
1	Petrol	RM30
2	Shopping	
3	Grocery	
4	Restaurant	
5	Other Debit Card-i Usage	

30. The more Eligible Transactions made in a month, the higher the Debit Card-i Bonus Profit earned.
31. Debit Card-i Bonus Profit is calculated based on the **Daily Average Balance (“DAB”)** of the Account at the end of the month.

$$\text{Debit Card-i Bonus Profit} = \text{DAB} \times \text{Time (T)} \times \text{Rate (R)}$$

Where:

- DAB = Total ledger end-day balance / Total number of days in the month
- Time (T) = Number of days in the month / Number of days in the year, based on a 365 day calendar year
- Rate (R) = Debit Card-i Bonus Profit Rates based on the number of successful Eligible Transactions

32. Debit Card-i Bonus Profit is calculated at month end and credited on the **first (1st)** day of the following month.
33. Unsuccessful or reversal of Eligible Transactions due to reasons shall be offset against the number of successful Debit Card-i Transactions in the following month.
34. In the event the Account is closed prior to the next Debit Card-i Bonus Profit crediting date, Accountholder is agreeable to waive the Debit Card-i Bonus Profit (if any).

Securities Trading Feature

The following sets out certain terms, conditions and definitions that will apply to Accountholders who have applied for the Securities Trading Feature (“Securities Trading Terms and Conditions”). In the event of any conflict or inconsistency between the Securities Trading Terms and Conditions and the T&Cs, the Securities Trading Terms and Conditions shall prevail.

35. The Securities Trading Feature shall only be available to the Accountholders who have fulfilled the following conditions:

- a) The Accountholders have registered for HL Connect and applied for the Securities Trading Feature;
 - b) The Accountholders have opened a HLeBroking Trading Account (“**Trading Account**”) with Hong Leong Investment Bank Berhad (“**HLIB**”) and a Central Depository System account (“**CDS Account**”) through HLIB which are to be linked to the Account, for the purpose of trading in securities in Bursa Malaysia Securities Berhad (“**Bursa Malaysia**”) and / or other approved securities exchanges as determined by HLISB from time to time (“**Approved Securities**”);
 - c) The Account shall be linked to the Trading Account and CDS Account; and
 - d) All dealings in the Approved Securities shall be executed through HLIB by way of HLIB’s electronic investor services known as HLeBroking (“**HLeBroking Services**”) and accessed through HL Connect. The link to HLeBroking Services will be made available in HL Connect as an alternative means for the Accountholder to access HLeBroking Services.
36. Any purchase of the Approved Securities by the Accountholder by way of the Trading Account opened pursuant to Clause 35 above shall be subject to Available Funds (as defined in Clause 37 below).
37. “**Available Funds**” shall mean the sum of monies standing to the credit of the Account and available for utilisation by the Accountholder, which shall include the use of the Available Funds for the purpose of purchasing Approved Securities through HLIB.
38. The Available Funds in the Account are to be dealt with in the following manner :-
- 38.1 Trading Limit for purchase of Approved Securities
- (a) The trading limit which shall be made available to the Accountholder to purchase Approved Securities through HLeBroking Services shall be calculated and determined by HLISB, based on the Available Funds (“**Trading Limit**”), taking into account estimated brokerage and other costs related to the purchase of Approved Securities (“**Transaction Costs**”).
 - (b) The Trading Limit will vary from time to time based on the available credit balance in the Account and HLISB’s computation and determination of the Trading Limit shall be final and conclusive.
 - (c) For avoidance of doubt, any securities sold by the Accountholder through the Trading Account will not be taken into account by HLISB when determining the Trading Limit prior to the relevant settlement date for such sale.
 - (d) Without prejudice to HLISB’s rights of calculation and determination as aforesaid, all amounts earmarked for purchase of any Approved Securities (including the Transaction Costs payable) and / or any other banking transactions (including retail spending via Debit Card-i) shall be deducted from and shall not form part of the Available Funds in calculating the Trading Limit.
- 38.2 Earmarking for purchase order
- The Available Funds shall be earmarked upon purchase orders for Approved Securities being made whereby the amount earmarked is equivalent to the total purchase price of the Approved Securities and Transaction Costs. The amount earmarked shall not be made available for withdrawal and / or transfer by the Accountholders until the settlement date in accordance with Bursa Malaysia’s Fixed Delivery and Settlement System Rules (“**FDSS Rules**”), whereupon:
- (i) it will be utilised towards settlement of the purchase price and Transaction Costs of the relevant Approved Securities purchased; or
 - (ii) the earmark will be released if the purchase order is not matched.
- 38.3 Trade Settlement
- 38.3.1 Upon settlement date in accordance with the FDSS Rules, HLISB is hereby authorised by the Accountholders to utilise the amount earmarked in the manner set out in Clause 38.2 above as follows:-

- (a) for settlement of all purchase contract(s) under the Trading Account; and/or
 - (b) for settlement of purchase contracts where the counter(s) due for which the purchase contract has been executed, is/are suspended from trading by the relevant regulatory body for any reason whatsoever.
- 38.3.2 In the event the earmarked amount is insufficient to settle all the purchase contracts, the Accountholders must settle the difference between the purchase price and Transaction Costs of the relevant Approved Securities purchased (“**Differential Sum**”) before HLISB remits the earmarked amount to HLIB.
- 38.3.3 In the event that HLISB is advised by HLIB that there are contra losses, debit notes and all expenses reasonably incurred in connection with and in compliance with the terms and conditions governing the Trading Account (“**Contra Losses/Debit Notes**”), HLISB is hereby authorised by the Accountholders to debit the Accountholder’s Account for such Contra Losses/Debit Notes as advised by HLIB to HLISB without requiring to obtain the prior written consent of the Accountholders.
- 38.3.4 Any and all sales proceeds received in respect of the Trading Account shall be credited into the Account in accordance with the FDSS Rules. In the event that HLISB is advised by HLIB that there are contra gains, such contra gains shall be credited into the Account not later than three (3) days from the date of contra.
39. When earmarking the Available Funds upon purchase orders being made by the Accountholders for the purchase of Approved Securities, HLISB shall not be responsible to check and ensure that there are sufficient monies available in the Account after the earmarking as aforementioned, to meet any Standing Instruction(s) that may have been issued by the Accountholders. The Accountholders are solely responsible to ensure there are sufficient monies in the Account to meet the obligation of any Standing Instruction that may have been given to HLISB and HLISB shall not be held liable or responsible or liable for any claims, losses, liabilities, obligations, fines, costs and expenses arising from or in connection with an unsuccessful Standing Instruction.
40. Save and except for the following variations applicable to the Accounts, the HLISB General Terms and Conditions of Accounts shall apply to the Account:-
- 40.1 The operation of an Account held jointly between two (2) or more persons shall be on the basis that any one Accountholder can operate the Account at any time.
41. The Accountholders who have successfully subscribed for the Securities Trading Feature hereby irrevocably authorise and permit HLISB, its officers and employees to disclose and furnish all information concerning the Account(s) to HLIB in order to facilitate dealing in the Approved Securities in accordance with the Accountholder’s instructions and operation of the Trading Account as well as CDS Account in accordance with the Securities Trading Feature.
42. Share Trading Bonus Profit
- 42.1 Accountholders are eligible for a Share Trading Bonus Profit (as defined in Clause 42.2 below) provided that the Accountholders have made a **minimum of one (1)** successful purchase or sale of Approved Securities through the Trading Account (“Eligible Accountholders”).
- 42.2 Bonus profit on the credit balance available in the Account (“Share Trading Bonus Profit”) will be awarded to Eligible Accountholders on a tiered basis based on the total amount of trades by the Accountholder in a calendar month (“Total Monthly Traded Amount” or “MTA”) as follows:

Total Monthly Traded Amount (MTA) (RM)	Profit Rates p.a. *
Up to RM20,000	0.30%
Up to RM30,000	0.50%
Up to RM100,000	0.70%
Above RM100,000	0.90%

*Profit Rates are subject to change

Note:

The Monthly Traded Amount (MTA) is derived as below:

- (i) For Purchase transactions:
 Monthly Traded Amount (MTA) = [Unit x Purchase Price] + Transaction Costs
- (ii) For Sell transactions:
 Monthly Traded Amount (MTA) = [Unit x Selling Price] - Transaction Costs

42.3 The higher the Total Monthly Traded Amount made in a month, the higher the Share Trading Bonus Profit earned on the credit balance in the Account.

42.4 The Share Trading Bonus Profit is calculated based on the **Daily Average Balance (“DAB”)** of the Account as at the end of each calendar month in accordance with the following formula:-

$$\text{Share Trading Bonus Profit} = \text{DAB} \times \text{Time (T)} \times \text{Rate (R)}$$

Where:

DAB = Total end-day ledger balance / Total number of days in the month

Time (T) = Number of days in the month / Number of days in the year, based on a 365 day calendar year

Rate (R) = Share Trading Bonus Profit based on the Total Monthly Traded Amount (MTA) as at month end

42.5 Share Trading Bonus Profit is calculated at month end and credited on the **first (1st) day** of the following month.

42.6 In the event the Account is closed prior to the next Share Trading Bonus Profit crediting date, Accountholder is agreeable to waive the Share Trading Bonus Profit (if any).

10% p.a. Bonus Profit (“Bonus Profit”)

- 43. Bonus Profit is only applicable where Accountholders utilise the Account for monthly salary crediting via the **Hong Leong e-Payment Service (“Hong Leong Payroll Account”)**.
- 44. Bonus Profit is calculated based on EOD balance during the Bonus Period and credited quarterly into the Account (i.e. 1 April, 1 July, 1 October and 1 January).
- 45. Bonus Profit is awarded for **five (5) days** only from **Day 1 to Day 5 (“Bonus Period”)**.
- 46. **Day 1** is defined as the **first (1st)** salary, wages, bonuses, allowances, medical claims or any amounts credited into the Account via the Hong Leong Payroll Account every month.

47. Minimum EOD balance to qualify for the Bonus Profit is **Ringgit Malaysia One Thousand (RM1,000)** and maximum is **Ringgit Malaysia Fifteen Thousand (RM15,000)**.
48. For avoidance of doubt, in the event **one (1)** or more days of the EOD balance during the Bonus Period fall below **Ringgit Malaysia One Thousand (RM1,000)**, the said days(s) will be excluded from the Bonus Profit calculation.
49. In the event the Account is closed prior to the next Bonus Profit crediting date, Accountholder is agreeable to waive the Bonus Profit (if any).
50. Bonus Profit rates are subject to change.

Bi-Monthly Statements

51. No passbooks will be issued. Accountholders will be able to view their statements via HL Connect once in every **two (2)** months for the following statement periods:-
 - 1 January – 28 / 29 February
 - 1 March – 30 April
 - 1 May – 30 June
 - 1 July – 31 August
 - 1 September – 31 October
 - 1 November – 31 December
52. The Account statement is not available for consolidation into the Consolidated Statement of the Hong Leong Current Account One-i.
53. For Accounts with the Securities Trading Feature, the statements of Account will be sent to Accountholders on:-
 - Monthly basis, upon activation of the Trading Account;
 - Bi-monthly basis, upon closure of Trading Account.

Fees and Charges

54. The following fees and charges apply to the Account and are subject to the Goods & Services Tax ("GST") where applicable:-

Description	Fees and Charges
All online transactions (IBG, IBT, SI, etc.)	As per HL Connect Fees and Charges
Service Charge (where average balance for half year is below RM200)	RM5 half yearly (June and December)
Debit Card-i	Issuance fee waived. All other fees as per Debit Card-i Fees and Charges
Opening of CDS Account	RM10.00 per account

55. Standard fees and charges of a Savings Account-i apply.

General

HLISB reserves the right at any time with **twenty-one (21) calendar days' notice** to add, delete, suspend or vary the terms and conditions contained herein, wholly or in part at its absolute discretion by way of posting on the HLISB website, or in any manner deemed suitable by HLISB. Accountholders agree to

access the website at regular time intervals to view the terms and conditions and ensure to be kept up-to-date on any changes or variations to the terms and conditions.

Protected by PIDM up to RM250,000 for each depositor

Appendix 1
Takaful / Insurance

No	Full Name
1	AAMI
2	ALLIANZ
3	AM ASSURANCE
4	AMERICAN INTERNATIONAL ASSURANCE
5	AXA AFFIN INSURANCE
6	BERJAYA SOMPO INSURANCE
7	CIMB AVIVA ASSURANCE
8	ETIQA INSURANCE
9	GREAT EASTERN LIFE
10	HONG LEONG ASSURANCE
11	HONG LEONG TOKIO MARINE
12	ING INSURANCE
13	JERNEH INSURANCE
14	KURNIA INSURANCE
15	LONPAC INSURANCE
16	MALAYSIAN ASSURANCE ALLIANCE
17	MANULIFE INSURANCE
18	MCIS ZURICH INSURANCE
19	MITSUI SUMITOMO INSURANCE
20	MUI CONTINENTAL INSURANCE
21	MULTI-PURPOSE INSURANCE
22	ORIENTAL CAPITAL ASSURANCE
23	OVERSEAS ASSURANCE
24	PACIFIC & ORIENT
25	PROGRESSIVE INSURANCE
26	PRUDENTIAL ASSURANCE
27	RHB INSURANCE
28	SYARIKAT TAKAFUL (M) BHD
29	THE PACIFIC INSURANCE
30	TOKIO MARINE INSURANS
31	UNI.ASIA LIFE ASSURANCE

Appendix 2
HL Connect Registered Payee Corporation

No	Payee Full Name	Category
1	DEWAN BANDARAYA KUALA LUMPUR (DBKL)	Assessment
2	LEMBAGA BIASISWA NEGERI KEDAH	Assessment
3	MAJLIS DAERAH SIK	Assessment
4	MAJLIS BANDARAYA IPOH	Assessment
5	MAJLIS BANDARAYA JOHOR BAHRU	Assessment
6	MAJLIS BANDARAYA KUALA TERENGGANU	Assessment
7	MAJLIS BANDARAYA PETALING JAYA (MBPJ)	Assessment
8	MAJLIS BANDARAYA SHAH ALAM	Assessment
9	MAJLIS DAERAH BALING	Assessment
10	MAJLIS DAERAH KEMAMAN	Assessment
11	MAJLIS DAERAH PENKALAN HULU	Assessment
12	MAJLIS DAERAH PERAK TENGAH	Assessment
13	MAJLIS DAERAH YAN	Assessment
14	MAJLIS PERBANDARAN AMPANG JAYA (MPAJ)	Assessment
15	MAJLIS PERBANDARAN BENTONG	Assessment
16	MAJLIS PERBANDARAN DUNGUN	Assessment
17	MAJLIS PERBANDARAN KAJANG- CUKAI PINTU	Assessment
18	MAJLIS PERBANDARAN KELANG	Assessment
19	MAJLIS PERBANDARAN KUBANG PASU	Assessment
20	MAJLIS PERBANDARAN KULIM	Assessment
21	MAJLIS PERBANDARAN MANJUNG	Assessment
22	MAJLIS PERBANDARAN NILAI	Assessment
23	MAJLIS PERBANDARAN PORT DICKSON	Assessment
24	MAJLIS PERBANDARAN PULAU PINANG	Assessment
25	MAJLIS PERBANDARAN SEBERANG PERAI-CUKAI BANGUNAN	Assessment
26	MAJLIS PERBANDARAN SEBERANG PERAI-CUKAI TANAH	Assessment
27	MAJLIS PERBANDARAN SEBERANG PERAI-KOMPAUN	Assessment
28	MAJLIS PERBANDARAN SEBERANG PERAI-SEWA GERAI	Assessment
29	MAJLIS PERBANDARAN SEPANG	Assessment
30	MAJLIS PERBANDARAN SUBANG JAYA (MPSBJ)	Assessment
31	MAJLIS PERBANDARAN SUNGAI PETANI	Assessment
32	MAJLIS PERBANDARAN TAIPING	Assessment
33	PEJABAT TANAH & GALIAN NEGERI MELAKA	Assessment
34	PEJABAT TANAH & GALIAN SELANGOR	Assessment
35	PEJABAT TANAH & GALIAN WILAYAH PERSEKUTUAN	Assessment
36	NATIONAL COUNCIL FOR THE BLIND, MALAYSIA	Charities
37	PERSATUAN KEBAJIKAN RUMAH GRACE KLANG	Charities
38	PERSATUAN PENJAGAAN KANAK-KANAK CACAT KLANG SELANGOR	Charities
39	AZIO E-PAY SERVICE (M) SDN BHD	Ecommerce
40	NB TRAVEL SDN BHD	Ecommerce
41	NETBUILDER (M) SDN BHD	Ecommerce
42	KUTIPAN YAYASAN SARAWAK	Education

43	LEMBAGA KUMPULAN WANG BIASISWA/ PINJAMAN ANAK PERAK	Education
44	LEMBAGA TABUNG AMANAH BIASISWA DAN PINJAMAN PENUNTUT NEGERI PULAU PINANG	Education
45	MAJLIS AMANAH RAKYAT (MARA)	Education
46	PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)-LOAN ACCOUNT	Education
47	TABUNG KUMPULAN WANG BIASISWA NEGERI SELANGOR	Education
48	YAYASAN PAHANG	Education
49	YAYASAN SABAH	Education
50	YAYASAN SELANGOR	Education
Entertainment		
51	ASTRO	Entertainment
52	TELELINK	Entertainment
E-Shopping		
53	AEON CREDIT SERVICES (M) BERHAD	E-Shopping
54	BLOOMING FLORIST SDN BHD	E-Shopping
55	COURTS MAMMOTH	E-Shopping
56	EGONUTRITIONS SDN BHD	E-Shopping
57	EPP SOLUTION SDN BHD	E-Shopping
58	ESTYLE SDN BHD	E-Shopping
59	INTERBASE (WWW.LELONG.MY)	E-Shopping
60	INTERBASE (WWW.SUPERBUY.MY)	E-Shopping
61	MICES TECHNOLOGY SDN BHD	E-Shopping
62	MYNEWS.COM	E-Shopping
63	PETALBEES FLORISTS & GIFTS	E-Shopping
64	PHHP MARKETING (M) SDN BHD	E-Shopping
65	STEMLIFE BERHAD	E-Shopping
66	WOONGJIN COWAY (M) SDN BHD	E-Shopping
Funds		
67	LEMBAGA TABUNG HAJI	Funds
Insurance		
68	HONG LEONG ASSURANCE BHD-TRADITIONAL LIFE	Insurance
69	HONG LEONG ASSURANCE BHD-UNIT LINKED	Insurance
70	HONG LEONG ASSURANCE-TRADITIONAL LIFE-CC	Insurance
71	HONG LEONG ASSURANCE-UNIT LINKED-CC	Insurance
72	HONG LEONG MSIG TAKAFUL-GENERAL	Insurance
73	MAA ASSURANCE-LIFE POLICY (CASA)	Insurance
74	MAA ASSURANCE-LIFE POLICY (CREDIT CARD)	Insurance
75	MAA TAKAFUL BERHAD-CASA	Insurance
76	MAA TAKAFUL BERHAD-CC	Insurance
LHDN		
77	LEMBAGA HASIL DALAM NEGERI (LHDN SBH)	LHDN
78	LEMBAGA HASIL DALAM NEGERI (LHDN SEM)	LHDN
79	LEMBAGA HASIL DALAM NEGERI (LHDN SWK)	LHDN
Membership		
80	SUNWAY HEALTHY LIFESTYLE SDN BHD	Membership
81	SUNWAY INTERNATIONAL VACATION CLUB BHD	Membership
82	THE ROYAL SELANGOR GOLF CLUB	Membership
Motoring		
83	AUTOWORLD.COM.MY	Motoring

84	HONG LEONG INVESTMENT BANK BERHAD-FUTURES & OPTIONS	Stock Brocking & Futures
85	HONG LEONG INVESTMENT BANK BERHAD-IPOH BRANCH	Stock Brocking & Futures
86	HONG LEONG INVESTMENT BANK BERHAD-KL BRANCH	Stock Brocking & Futures
87	HONG LEONG INVESTMENT BANK BERHAD-PJ BRANCH	Stock Brocking & Futures
88	CELCOM (MALAYSIA) SDN BHD	Telco & Internet
89	DIGI	Telco & Internet
90	MAXIS	Telco & Internet
91	P1.COM SDN BHD	Telco & Internet
92	REDTONE- E-PURSE	Telco & Internet
93	REDTONE TELECOMMUNICATIONS SDN BHD	Telco & Internet
94	TELEKOM MALAYSIA BERHAD	Telco & Internet
95	TELEKOM UNIFI	Telco & Internet
96	TMNET SDN BHD	Telco & Internet
97	XOX COM	Telco & Internet
98	MALAYSIA HARMONY	Travel
99	BEKALAN AIR PULAU PINANG	Utilities
100	EXTIVA COMMUNICATIONS SDN BHD	Utilities
101	GAS MALAYSIA SDN BHD	Utilities
102	INDAH WATER KONSORTIUM (IWK) SDN BHD	Utilities
103	JABATAN AIR NEGERI SABAH	Utilities
104	JABATAN KERJA RAYA AIR PERLIS	Utilities
105	LEMBAGA AIR KUCHING	Utilities
106	SABAH ELECTRICITY SDN BHD	Utilities
107	SABAH ELECTRICITY SUPPLY CORPORATION -SESCO	Utilities
108	SIBU WATER BOARDS (SWB)	Utilities
109	SYABAS	Utilities
110	SYARIKAT AIR DARUL AMAN	Utilities
111	SYARIKAT AIR JOHOR BERHAD	Utilities
112	SYARIKAT AIR MELAKA BERHAD	Utilities
113	SYARIKAT AIR NEGERI SEMBILAN (SAINS)	Utilities
114	SYARIKAT AIR TERENGGANU SDN BHD	Utilities
115	TENAGA NASIONAL BERHAD	Utilities
116	ACME COMMERCE SDN BHD	Webhosting
117	PUSAT PUNGUTAN ZAKAT (WILAYAH PERSEKUTUAN)	Zakat
118	PUSAT ZAKAT MELAKA	Zakat
119	PUSAT ZAKAT NEGERI SEMBILAN	Zakat
120	PUSAT ZAKAT PERAK	Zakat
121	PUSAT ZAKAT SELANGOR	Zakat
122	TABUNG BAITULMAL SARAWAK-PUNGUTAN ZAKAT	Zakat
123	PEMBORONG A&L SDN BHD	Others
124	SURMAP SDN BHD	Others

125	SYAMURNI SDN BHD	Others
126	T-POT COMPUTER SDN BHD	Others
127	YOU LIN STATIONERY ENTERPRITISE SDN BHD	Others