

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, Hong Leong Current Account-i and Savings Account-i (Tawarruq CASA-i) Terms and Conditions, Hong Leong Fixed Deposit-i-i (HLFD-i) Terms and Conditions, Hong Leong Debit Card-i Terms and Conditions, E-statement Facility Terms and Conditions, Terms and Conditions for Connect for Personal Digital Banking Services provided by Hong Leong Islamic Bank Berhad (HLISB) together with Hong Leong Bank Berhad (HLB) 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’ prior notice, as well as other rules and regulations binding on HLISB.

1.0 Definitions and Interpretation

“ATM”	Automated Teller Machine, which is an electronic terminal installed by HLB/HLISB or any member of the MEPS Consortium for you to perform your banking transactions. It accepts ATM/Debit Card or any other cards approved for use on the ATM by HLB/HLISB.
“CASA-i”	Hong Leong Current Account-i and Savings Account-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 Accountholder and Beneficiary of the 3-in-1 Junior Account-i.
“Domicile Branch”	HLB/HLISB branch in which the 3-in-1 JA-i is opened and maintained.
“Daily Average Balance”	The sum of each day’s end day balance divided by the number of days in a calendar month.
“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”	Inter Bank 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
“JSA-i”	Junior Savings Account-i opened with HLB/HLISB
“JFD-i”	Junior Fixed Deposit-i (formerly known as Hong Leong Junior Term Deposit-i), the “Adult for Child fixed deposit account” maintained with HLB/HLISB for individuals aged eighteen (18) years below.
“JDC-i”	Junior Debit Card-i, a reloadable debit card issued to the parent(s)/legal guardian for the convenience of the child. It is given to the child with the consent of the parent(s)/legal guardian. The JDC-i is linked to a virtual Reloadable Account.
“Month”	Calendar month
“Non- Domicile Branch”	Any branch other than the branch where the 3-in-1 JSA is opened and maintained with.
“Reloadable Account”	A virtual account linked to JDC-i.

2.0 3-in-1 junior Account-i (“3-in-1 JA-i”)

- (a) 3-in-1 JA-i is an Adult for Child account where the parent(s)/legal guardian are the Primary Accountholder of the 3-in-1 JA-i while the child is the Beneficiary. There is only **one (1)** Beneficiary for each 3-in-1 JA-i.
- (b) The Beneficiary must be an individual aged below **eighteen (18)** years old.
- (c) The application for 3-in-1 JA-i must be made by the parent(s)/legal guardian of the Beneficiary.
- (d) 3-in-1 JA-i which consists of JSA-i, JFD-i and JDC-i is open simultaneously upon 3-in-1 JA-i opening. For the avoidance of doubt, the parent(s)/legal guardian may have the option of maintaining the JFD-i and Reloadable Account linked to the JDC-i with **zero (0)** balance.
- (e) The parent(s)/legal guardian shall have the sole authority over the 3-in-1 JA-i.
- (f) 3-in-1 JA-i is operated by the parent(s)/legal guardian at all times.

3.0 3-in-1 JA-i

3.1 Junior Savings Account-i (“JSA-i”)

- (a) A minimum of **Ringgit Malaysia One (RM1)** is required to open a JSA-i.
- (b) Profit in JSA-i will be calculated and accrued based on Daily Average Balance and will be credited into the JSA-i on the last day of each month.
- (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.

3.2 Junior Fixed Deposit -i (“JFD-i”)

- (a) The minimum deposit placement required for JFD-i is **Ringgit Malaysia One Thousand (RM1,000)**.
- (b) JFD-i is only available for tenures of 3, 12, 24, 36, 48 and 60 months (“Tenure”). HLISB reserves the discretion to vary the rates and Tenure at any time with **twenty-one (21)** calendar days’ prior notice.
- (c) JFD-i placement can only be performed Over-The-Counter (“OTC”) at the Domicile Branch or via Standing Instruction (“SI”) from JSA-i.
- (d) All profit earned for JFD-i shall be credited into the JSA-i on monthly basis.
- (e) Any placement made to the JFD-i is will not be issued with a receipt. All transactions and activity of JFD-i will be reflected in the JFD-i Quarterly Statement.
- (f) JFD-i Quarterly Statement will be generated in March, June, September and December of the calendar year and will be sent to the parent(s)/legal guardian on the subsequent month at the correspondence address reflected in the system of HLISB.
- (g) Parent(s)/legal guardian may also register for Quarterly E-statement to receive quarterly statements electronically at their designated e-mail address. To register for Quarterly E-statement, visit any HLB/HLISB branch or call our Contact Centre **03-7626 8899** or log on to www.hongleongconnect.my.

3.2.1 Standing Instruction (“SI”) for JFD-i Placement

- (a) The parent(s)/legal guardian of 3-in-1 JA-i can perform JFD-i placement from JSA-i via SI.
- (b) The parent(s)/legal guardian of 3-in-1 JA-i must specify the placement date for JFD-i placement from JSA-i with a minimum placement of **Ringgit Malaysia One Thousand (RM1,000)** or in multiples of **Ringgit Malaysia One Thousand (RM1,000)** up to a maximum of **Ringgit Malaysia Five Thousand (RM5,000)** only per month.
- (c) SI must be made only at the Domicile Branch.

- (d) To enable a JFD-i placement from JSA-i via SI, a minimum balance of **Ringgit Malaysia (RM1,000)** must be maintained in JSA-i after such JFD-i placement, otherwise, the SI will not be effected.
- (e) SI placement must be from JSA-i to JFD-i and placement is only allowed once a month and such JFD-i placement can be made for the selected Tenure or any other tenure specified by HLISB at any time with **twenty-one (21)** calendar days' prior notice.
- (f) JFD-i placement via SI from JSA-i will be based on the JFD-i prevailing board rate of respective Tenure and reflected in the JFD-i Quarterly Statement.

3.2.2 Partial withdrawal of JFD-i Placement

- (a) The parent(s)/legal guardian can perform early partial withdrawal of JFD-i placement from JFD-i.
- (b) Early partial withdrawal of JFD-i placement can be performed at any branch, i.e. at the Domicile Branch or non-Domicile Branch.
- (c) The parent(s)/legal guardian has an option to transfer the withdrawn funds to any CASA-i with HLISB or withdraw the funds in cash.
- (d) Early partial withdrawals of JFD-i placement are permissible with a minimum withdrawal of **Ringgit Malaysia Three Thousand (RM3,000)** or in multiples of **Ringgit Malaysia Three Thousand (RM3,000)** or any other amount to be determined by HLISB at any time with **twenty-one (21)** calendar days' prior notice.
- (e) In the event if the amount in JFD-i is less than **Ringgit Malaysia Three Thousand (RM3,000)**, then such amount may be withdrawn in total.
- (f) If parent(s)/legal guardian withdraws all or part of the JFD-i placement before the maturity date, the parent(s)/legal guardian agrees to waive his right to claim the full Selling Price, and:
 - (i) Prior to 1 January 2019, HLISB shall pay based on the following:
 - No profit shall be paid on JFD-i placement uplifted before the completion of a minimum of **three (3)** months tenure; and
 - For JFD-i placement that has been placed and completed with a minimum tenure of **three (3)** months, half of the contracted profit rate shall be paid on the withdrawn amount. The paid profit will be deducted from the principal amount of such JFD-i.
 - (ii) Effective from 1 January 2019, HLISB shall not be paying to the parent(s)/legal guardian any profit regardless of the number completed months at the time of early withdrawal.
- (g) The remaining balance sum of the deposit will continue to earn the contracted JFD-i rate.

3.3 Junior Debit Card –i (“JDC-i”)

JDC-i is tagged to a Reloadable Account.

- (a) No profit is earned for balance maintained in the Reloadable Account.
- (b) **This part of Terms and Condition is to be read together with the Hong Leong Debit Card-i Terms and Conditions** with the exceptions below:
 - (i) “E-Account” is not applicable;
 - (ii) “Joint Accountholder” is not applicable;
 - (iii) “Statement” is not available;
 - (iv) “Monthly Statement Fee” is not applicable; and
 - (v) Security Codes – Only ATM PIN will be given.

3.3.1 JDC-i Reload

- (a) The parent(s)/legal guardian must perform credit reload into the Reloadable Account to use the JDC-i.
- (b) There are **two (2)** reload options available for JDC-i.

Auto Reload

- (i) The parent(s)/legal guardian have an option to subscribe for Auto Reload service to top-up cash value automatically into the Reloadable Account.
- (ii) Auto Reload service is available only from JSA-i to the Reloadable Account.
- (iii) Upon issuance of JDC-i, **Ringgit Malaysia Fifty (RM50)** is debited from the JSA-i and will be auto reloaded into the Reloadable Account provided the parent(s)/legal guardian have opted for the Auto Reload service.
- (iv) Auto Reload will be effected when balance in the Reloadable Account is lesser than **Ringgit Malaysia Fifty (RM50)** threshold limit.
- (v) The minimum Auto Reload amount is **Ringgit Malaysia Fifty (RM50)** and in multiples of **Ringgit Malaysia Fifty (RM50)** up to a maximum of **Ringgit Malaysia Five Hundred (RM500)** per month.
- (vi) Auto Reload is subject to daily reload schedule at 6:00 a.m., 1:00 p.m. and 5:00 p.m. (“Reload Schedule”). Any Auto Reload required after 5:00 p.m. shall be scheduled for Reload Schedule on the following day.
- (vii) Only **one (1)** Auto Reload is allowed per day.
- (viii) Auto Reload service is available free of charge.

Manual Reload

- (i) Manual Reload can be performed via OTC, Cash Deposit Machine (“CDM”), Automated Teller Machine (“ATM”) and Connect into the Reloadable Account.

- (ii) OTC:
 - **Ringgit Malaysia Two (RM2)** will be charged for Manual Reload via OTC. This amount will be deducted from the reload amount [e.g. if the parent(s)/legal guardian reloads **Ringgit Malaysia Fifty (RM50)**, amount credited to Reloadable Account will be **Ringgit Malaysia Forty-Eight (RM48)**].
- (iii) CDM:
 - Insert JDC-i into CDM or manually key-in **sixteen (16)** digit JDC-i number for reload; and
 - Reload via CDM is free of charge.
- (iv) ATM:
 - Insert parent(s)/legal guardian HLISB Debit Card-i into ATM and key-in the **sixteen (16)** digit JDC-i number for reload; and
 - Reload via ATM is free of charge.
- (v) Connect:
 - Log on to www.hongleongconnect.my and transfer from any HLISB CASA-i into the **sixteen (16)** digit JDC-i number; and
 - Reload via Connect is free of charge.

4.0 Transactions

4.1 Transactions allowed at ATM with the JDC-i:

- (a) Balance Enquiry (for Reloadable Account);
- (b) ATM Cash Withdrawal (from the Reloadable Account);
- (c) Mobile Phone Prepaid Reload (from the Reloadable Account);
- (d) Change ATM PIN;
- (e) Change Credit Limit;
- (f) Mini Statement Request; and
- (g) Regional Link Service.

4.2 Transactions allowed at Connect:

- (a) For new HLISB customer who opens a 3-in-1 JA-i, registration of Connect access must be done by parent(s)/legal guardian who are the Primary Accountholder of 3-in-1 JA-i;
- (b) For the avoidance of doubt, the parent(s)/legal guardian who already is a Connect user with any other existing HLISB CASA-i, the 3-in-1 JA-i will be automatically registered in the Connect of the parent(s)/legal guardian upon the 3-in-1 JA-i opening;
- (c) The parent(s)/legal guardian can enquire balances and detail transactions of JSA-i, JFD-i and JDC-i; and
- (d) The parent(s)/legal guardian can credit/perform IBG into the JSA-i but not allowed to debit from the JSA-i, JFD-i or Reloadable Account via Connect.

4.3 Shariah Compliance:

- (a) The JDC-i shall not be 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.
- (b) The Card shall not be used at any merchants who are in the business of providing non-Shariah compliant Goods & Services and/or for any non-Shariah compliant transactions categorized by the following Merchant Category as per below:
 1. Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns
 2. Packages Beer, Wine and Liquor
 3. Cigar Stores and Stands
 4. Gambling Transactions
 5. Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling
 6. Dating and Escort Services

Note: The above list of non-Shariah compliant merchants/non-Shariah compliant activities shall be updated from time to time as and when the list varied.

5.0 Contactless Transactions

- 5.1 There are two (2) types of Contactless Transactions which are:
 - 1) MCCS Contactless – a Contactless payment method via MyDebit network that can be performed at any Point-of-Sales terminal which displays MCCS Contactless logo; and
 - 2) MasterCard Contactless – a Contactless payment method via MasterCard network that can be performed at any Point-of-Sales terminal which displays MasterCard Contactless logo.
- 5.2 Each Contactless Transaction is capped at Ringgit Malaysia Two Hundred Fifty (RM250) per transaction (“Contactless Transaction Limit”) with a cumulative Contactless Transaction limit of Ringgit Malaysia Four Hundred (RM800) Only or such other limit as may be set by the Cardholder at any time and from time to time in accordance with Clause 3.3 herein (“Cumulative Contactless Transaction Limit”). In the case where the Contactless Transactions have either exceeded the Contactless Transaction Limit for each Contactless Transaction and/or have reached the Cumulative Contactless Transaction Limit, the Cardholder will be required to key in the PIN at the point-of sales terminal before the Cardholder will be able to proceed with the transaction, upon which the Cumulative Contactless Transaction Limit will be reset.
- 5.3 The Cardholder may set their preferred Cumulative Contactless Transaction Limit from RM0 – RM800 via any Bank branch nationwide. If a Cardholder does not wish to utilise the Contactless Transaction functionality, the Cumulative Contactless Transaction Limit should be set to **zero, i.e. RM0.**
- 5.4 The Cardholder’s Cumulative Contactless Transaction Limit is a subset of the Cardholder’s retail purchase limit. The Cumulative Contactless Transaction Limit can therefore never be greater than the retail purchase limit set by the Cardholder. If the Cardholder’s retail purchase limit is less than the Cumulative Contactless Transaction Limit, the Cardholder’s Cumulative Contactless Transaction Limit will automatically be defaulted to the retail purchase limit. For instance, if a Cardholder sets his retail purchase

limit to RM0, his Cumulative Contactless Transaction Limit will be RM0, i.e. the Contactless Transaction function will be switched off.

6.0 Conversion of 3-in-1 JA once Beneficiary turns eighteen (18) years old

- (a) When the Beneficiary reaches **eighteen (18)** years old, all benefits extended under the 3-in-1 JA-i will be revoked effectively on the following month after the Beneficiary attains the age of **eighteen (18)**. The JSA-i will automatically be converted into a normal Savings Account-i (Joint Account).
- (b) The account number of the JSA-i will be retained and applied to the said normal Savings Account-i (Joint Account).
- (c) Savings Account-i (Joint Account) is a savings account in the name of the parent(s)/legal guardian governed by the **General Terms and Conditions of Accounts for Islamic Deposits** in respect of savings account-i (for Adults).
- (d) The JFD-i placement (if any) will remain as per contracted rate and tenure until maturity and profit will be credited manually into the said normal Savings Account-i (Joint Account).
- (e) Upon maturity of the JFD-i once the Beneficiary attains the age of **eighteen (18)**, the FD-i placement will be credited into the said normal Savings Account-i (Joint Account).
- (f) The JDC-i will also no longer be valid for usage. Beneficiary is required to visit any HLB/HLISB with their MyKad to replace the JDC-i with a new Debit Card-i tagged to the said normal Savings Account-i (Joint Account).
- (g) Written notification will be given by HLISB to the parent(s)/legal guardian at the material time on the conversion of JSA-i to a normal Savings Account-i (Joint Account).

7.0 Fees and Charges

- (a) Cash withdrawal OTC can only be made using the identification satisfactory to HLISB, i.e. JSA-i passbook (if any). HLISB reserves the discretion to change such mode or manner of cash withdrawal at any time with **twenty-one (21)** calendar days' prior notice.
- (b) No fee will be charged for first OTC withdrawal of each calendar month. A service fee of **Ringgit Malaysia Two (RM2)** will be imposed for each subsequent withdrawal within the same month.
- (c) Withdrawal transactions include but not limited to all debit transactions such as cash withdrawal, debit transfers done OTC and does not include SI and closing of account.

Fees & Charges Description	Fees/Charges*
<i>JDC-i Issuance/Annual Fee</i>	RM8.00 per card

Fees & Charges Description	Fees/Charges*
<p>JDC-i Replacement Fee</p> <p>(For damaged Junior Debit Card-i due to the Cardholder's fault and lost/stolen)</p> <p>*(For Basic Savings Account-i / Basic Current Account-i)</p>	<p>RM18.00 per card</p> <p>RM12.00 per card*</p>
<p>ATM Cash Withdrawal:</p> <p><i>Domestic</i></p> <ul style="list-style-type: none"> ▪ The Bank's ATM ▪ Other Bank's ATM via MEPS ATM Network <p><i>International</i></p> <ul style="list-style-type: none"> ▪ Via MEPs ATM Network (Indonesia, Singapore, Thailand and Korea) ▪ Via MasterCard Cirrus 	<p>No Fee</p> <p>RM1.00 per transaction</p> <p>RM8.00 per transaction</p> <p>RM12.00 per transaction</p>
<p>OTC Cash Withdrawal</p> <ul style="list-style-type: none"> • First Withdrawal (of the month) • Subsequent Withdrawal (within the same month) 	<p>No Fee</p> <p>RM2.00</p>
<p>View JDC-i Transaction Details</p> <ul style="list-style-type: none"> • Via Connect • Mini Statement via ATM 	<p>No Fee</p> <p>No Fee</p>
<p>Reload Fee</p> <ul style="list-style-type: none"> • Auto Reload (From JSA-i to JDC-i) • OTC • Via CDM (Cash to JDC-i) • Via ATM (From any CASA-i with Hong Leong Debit Card-i to JDC-i) • Via Connect (From any CASA to JDC-i) 	<p>No Fee</p> <p>RM2.00</p> <p>No Fee</p> <p>No Fee</p> <p>No Fee</p>
<p>Sales Draft Retrieval Fee</p>	<p>RM20.00 per copy</p>

Fees & Charges Description	Fees/Charges*
<p><i>Conversion Fee for Overseas Transaction</i></p>	<p>The transaction in foreign currency shall be converted at the foreign exchange rate and spread, if any, as determined by MasterCard Worldwide, plus 1% mark-up imposed by the Bank</p>

*Subject to Government Tax, if applicable.

Eligible for protection by PIDM