HONG LEONG 3-IN-1 JUNIOR ACCOUNT-i (Versi Bahasa Malaysia)
Last updated on 24 November 2025

Terms & Conditions ("T&Cs")

These T&Cs are to be read together as a whole with the General Terms and Conditions of Accounts, 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 Invoice Facility Terms and Conditions, Terms and Conditions for the Use of HLB Connect (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 HLISB/HLB or any member of the Shared ATM Network (SAN); and/or (ii) designated by HLISB/HLB or Visa and Mastercard, for the use of the Cardholder.
"Apple"	Apple Inc.
"Apple Pay"	The payment platform developed by Apple that allows you to make in-store and online (in-app or on web) payments using your Mobile Card through the compatible Apple Eligible Device.
"CASA/CASA-i"	HLB Current and Savings Account/HLISB Current and Savings Account-i.
"Cardholder"	A Cardholder HLISB to whom the JDC-i has been issued.
"CDM"	Cash Deposit Machine installed by HLISB/HLB 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.
"HLB Connect"	Internet banking services provided by HLISB/HLBB 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 HLISB/HLB at any time, and from time to time.
"Customer"	Primary accountholder of 3-in-1 JA-i, who is the parent/legal guardian of the child.
"Domicile Branch"	HLISB/HLB branch at which the 3-in-1 JA-i is opened and maintained.
"Eligible Device"	Any electronic or telecommunication device, including a smartphone, tablet, smartwatch or other device that supports the adding of a Mobile Card into Mobile Wallet, as designated by the Bank.
"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 (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"	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-i maintained with HLISB, with the child as beneficiary.
"JDC-i"	Junior Debit Card-i, known as re-loadable prepaid Debit Card-i. JDC-i is linked to a Re-loadable Account and is issued to the Customer for the convenience of the child. The JDC-i is provided to the child with the consent of the Customer.

“Mobile Card”	A digital version of your Card which you add in the Mobile Wallet on your Eligible Device.
“Mobile Card Transaction”	Any transaction using your Mobile Card.
“Mobile Wallet’	An application installed on the Eligible which enables your Mobile Card to be stored to enable Mobile Card Transaction to be performed,
“Mobile Wallet Provider”	Provider of the Mobile Wallet, including, without limitation, Apple Pay, Google Pay, or Samsung Pay, or such other providers as designated by the Bank from time to time.
“Month”	Calendar month.
“Non-Domicile Branch”	Any HLISB/HLB branch other than the Domicile Branch.
“Re-loadable Account”	A virtual account linked to JDC-i.
"Touch n' Go"	A Malaysian financial technology enterprise focused on the country’s transportation ecosystem and platform-based payments infrastructure.

2.0 Overview of the 3-in-1 JA-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 HLB Connect.
(f) The Customer shall 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

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

(a) A minimum deposit of **Ringgit Malaysia One (RM1)** is required to open a JSA-i.
(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.
(c) In the event of 3-in-1 JA-i is closed, 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 Account (“JFD-i”)**

(a) The minimum deposit placement required for JFD-i is Ringgit Malaysia Five Thousand (RM5,000) for the tenure of 1 month only and for other tenures is Ringgit Malaysia One Thousand (RM1,000).
(b) JFD-i is only available for tenures of 1 to 12, 15, 18, 24, 36, 48 and 60 months **(“Tenure”)**. HLISB reserves the right to vary 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 any HLISB/HLB branch or via standing instruction **(“SI”)** from JSA-i.
(d) With effect from 12 June 2021 **("Effective Date")**, there shall be no interim crediting of profits on a monthly basis **("New Rule")**:

- For all new JFD-i, profit will be credited into the JSA-i only upon maturity of JFD-i.
- For JFD-i opened prior to the Effective Date, profits earned will be credited into the JSA-i on a monthly basis until the end of the JFD-i tenure. Should the JFD-i be renewed, whether manually or on an auto-renewal basis upon maturity, the New Rule shall apply.

(** In the event the entire JFD-i is fully withdrawn on or before its respective maturity period or the minimum tenure as HLISB may determine at any time with twenty-one (21) calendar days’ prior notice, HLISB shall be entitled to debit from the Customer’s JFD-i Account all such accrued monthly profit paid including but not limited to all profits paid on partial withdrawals earlier.)

Illustration:
A JFD-i entered into before Effective Date for a 12-month tenure maturing on 31 July 2021 will enjoy profit crediting on a monthly basis. Upon maturity, the said JFD-i is renewed for another 12 months. Profits for this renewed JFD-i will only be paid at the end of the 12- month tenure on 31 July 2022.

(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 JA-i monthly e-statement.

- Standing Instruction for JFD-i Placement

(i) The Customer can perform JFD-i placement from JSA-i via SI (limited to once a month).
(ii) SI must be made only at the Domicile Branch.
(iii) The Customer must specify the placement date and the selected Tenure 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.
(iv) To enable a JFD-i placement from JSA-i via SI, a minimum balance of **Ringgit Malaysia One Thousand (RM1,000)** must be maintained in JSA-i after such JFD-i placement. Otherwise, the SI will not be affected.
(v) 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 JA-i monthly e-statement.

- Partial Withdrawal and Premature Withdrawal of JFD-i

(i) Partial withdrawal of JFD-i is allowed during the Tenure provided that the JFD-i balance prior to the partial withdrawal is above **Ringgit Malaysia Three Thousand (RM3,000)**. Otherwise, such partial withdrawal shall be treated as premature withdrawal of the entire JFD-i.
(ii) Partial withdrawal of JFD-i can be performed at any branch, i.e. at the Domicile Branch or Non-Domicile Branch.
(iii) Partial withdrawals of JFD-i are permissible with a minimum withdrawal of **Ringgit Malaysia Three Thousand (RM3,000)** or in multiples of Ringgit Malaysia One Thousand (RM1,000 or any other amount to be determined by HLISB at any time with twenty-one (21) calendar days' prior notice.
(iv) The balance sum of the JFD-i placement will continue to earn the contracted JFD-i rate.
(v) No profit shall 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.

3.3 **Junior Debit Card-i (Re-loadable) ("JDC-i")**

(a) The JDC-i is linked to the Re-loadable Account.
(b) No profit is earned for the balance maintained in the Re-loadable Account.
(c) **This part of the T&Cs is to be read together with the Hong Leong Debit Card-i Terms & Conditions** with the following exceptions:
(i) "E-Account" is not applicable;
(ii) "Joint Accountholder" is not applicable;
(iii) JDC-i transactions will be reflected in the 3-in-1 JA-i monthly e-statement.
(iv) Security Codes – Only ATM PIN will be given.

3.3.1 Dormancy

(a) Re-loadable Account will become dormant automatically if JSA-i becomes dormant.
(b) The JDC-i will no longer be valid for use when JSA-i and Re-loadable Account become dormant.
(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.

(d) The Customer can reactivate the said dormant account by performing a transaction in the JSA-i. The status of reactivation of the Re-loadable Account will only be updated on the next day upon the successful transaction and reactivation of the JSA-i.

3.3.2 JDC-i Reload

(a) The Customer must perform credit reload into the Re-loadable Account prior to using the JDC-i.

(b) The following are **two (2)** reload options available for JDC-i:

Auto Reload	The Customer has an option to subscribe for automatic reload ("**Auto Reload**") service to top-up cash value automatically into the Re-loadable Account via OTC or HLB Connect. **(i) Auto Reload via OTC** • Auto Reload service is available only from JSA-i into the Re-loadable Account. • Upon issuance of the JDC-i, **Ringgit Malaysia Fifty (RM50)** 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. • Auto Reload will be affected whenever the balance in the Re-loadable Account falls below the threshold of **Ringgit Malaysia Fifty (RM50)**. • 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. • Auto Reload is subject to the 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. • Only **one (1)** Auto Reload is allowed per day. • Auto Reload service via OTC is available free of charge. **(ii) Auto Reload via HLB Connect** • Only applicable to Customers who has registered their child for the HLB Pocket Connect App. • Log on to https://s.hongleongconnect.my/ and set up recurring reload in HLB Pocket Connect Parent Portal to transfer from any CASA/CASA-i into the Re-loadable Account. • Auto Reload service via HLB Connect is available free of charge.
Manual Reload	Manual Reload can be performed via OTC, CDM, ATM and HLB Connect into the Re-loadable Account. **(i) OTC:** • **Ringgit Malaysia Two (RM2)** will be charged for each Manual Reload via OTC. This amount will be deducted from the reload amount (i.e. Manual Reload of **Ringgit Malaysia Fifty (RM50)**, the amount credited to Re-loadable Account will be **Ringgit Malaysia Forty-Eight (RM48)**). **(ii) CDM:** • Insert JDC-i into CDM or manually key-in the sixteen (16) digit JDC-i number for reload. • Reload via CDM is free of charge. **(iii) ATM:** • Insert the Customer's JDC-i into ATM and key-in the **sixteen (16)** digit JDC-i number for reload. • Reload via ATM is free of charge.

	(vi) **HLB Connect:** • Log on to https://s.hongleongconnect.my/ and transfer from any CASA/CASA-i into the **sixteen (16)** digit JDC-i number. • Reload via HLB Connect is free of charge.

3.3.3 **Mobile Wallet Eligibility**

The eligibility and the use of the Mobile Wallet provided by the Mobile Wallet Provider is governed by the terms and conditions of the respective Mobile Wallet Provider.

4.0 Online Transactions

(a) Any registration for HLB Connect access must be done by the Customer.

(b) The Customer is allowed to transact with the JSA-i via HLB Connect. For the full list of transactions allowed at HLB Connect, please visit our website www.hlb.com.my/app.at www.hlb.com.my/app.

5.0 Toll-Related Transactions

(a) The JDC-i is automatically enabled to pay for toll-related transactions by tapping it on the payment terminal.

(b) The Customer and/or Cardholder is responsible for ensuring that the Cardholder's Re-loadable Account has a sufficient balance before making any toll-related transaction.

(c) The Cardholder acknowledges and fully agrees that toll payments will be initiated by Touch n' Go with a delayed payment authorisation which may potentially result in differences between the toll charges' date and time and the actual transaction date and time.

(d) If the Cardholder uses the JDC-i and passes through the toll successfully, but subsequently the Re-loadable Account does not have sufficient funds, HLISB has the right to demand from the Customer and/or Cardholder the amount incurred for toll payment by debiting the Cardholder's Re-loadable Account linked to the JDC-i.

6.0 Shariah Compliance

(a) The JDC-i should not be used for any unlawful activity or non-Shariah compliant activities or purposes that may result in HLISB rejecting the transactions at Point of Sale (POS) terminals.

(b) The JDC-i will 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 categorised by the following Merchant Category as per below:

(i) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns;
(ii) Packages Beer, Wine and Liquor;
(iii) Cigar Stores and Stands;
(iv) Gambling Transactions;
(v) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling;
(vi) Dating and Escort Services.

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

7.0 Conversion 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 revoked effectively on the following month after the beneficiary attains the age of **eighteen (18)**. The JSA-i will be automatically converted into a normal savings account-i ("**Savings Account-i)**.

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 & Conditions of Accounts**.

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) JFD-i quarterly e-Statement will be generated in March, June, September and December of the calendar year to replace the 3-in-1 JA-i e-Statement and will be made available on HLB 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 Customer and beneficiary are required to visit any HLISB/HLB 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 notify the Customer as the trustee one month before the Child as the beneficiary attains the age of 18 years that the JSA-i will be auto converted to Savings Account-i.

8.0 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/HLB.

(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 fee will be charged for the 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.

(d) Withdrawal transactions include but are not limited to all debit transactions such as cash withdrawal and debit transfers done OTC but exclude SI and closing of account.

(e) For the full list of fees and charges, please visit our website at www.hlisb.com.my/dci1 or scan here.

Member of PIDM. Hong Leong 3-in-1 JA-i is protected by PIDM up to RM250,000 for each depositor.

If you have any enquiries regarding the T&Cs and require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my