

HONG LEONG 3-IN-1 JUNIOR ACCOUNT ([Versi Bahasa Malaysia](#))

Updated on 27 February 2026 for effective 21 March 2026

Terms & Conditions (“T&Cs”)

These T&Cs are to be read together as a whole with the General Terms and Conditions of Accounts, Hong Leong Debit Card Terms and Conditions, Terms and Conditions for the Use of HLB Connect (as defined below) and any other relevant Terms and Conditions as HLB may impose from time to time with **twenty-one (21)** calendar days’ prior notice, as well as other rules and regulations binding on HLB.

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/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 to whom the JDC has been issued.
“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.
“HLB Connect”	Internet banking services provided by HLBB/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 of 3-in-1 JA, who is the parent/legal guardian of the child.
“Domicile Branch”	HLB branch at which the 3-in-1 JA 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”	3-in-1 Junior Account that comprises of three (3) accounts, namely Junior Savings Account, Junior Fixed Deposit and Junior Debit Card (linked to the Re-loadable Account).
“JDC”	Junior Debit Card, known as re-loadable prepaid Debit Card. JDC is linked to a Re-loadable Account and is issued to the Customer for the

	convenience of the child. The JDC is provided to the child with the consent of the Customer.
"JFD"	Junior Fixed Deposit, which is a fixed deposit placement made into a JFD Account with the Customer as the parent/legal guardian and the child as a beneficiary.
"JSA"	Junior Savings Account, which is a savings account maintained with HLB with the child as beneficiary.
"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 provided by the Mobile Wallet Provider installed on the Eligible Device 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 provider as designated by the Bank from time to time.
"Month"	Calendar month.
"Non-Domicile Branch"	Any HLB branch other than the Domicile Branch.
"Re-loadable Account"	A virtual account linked to JDC.

Overview of the 3-in-1 JA

1. 3-in-1 JA 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.
2. The application for 3-in-1 JA must be made by the Customer.
3. JSA, JFD Account and Re-loadable Account (linked to JDC) will be opened simultaneously upon 3-in-1 JA opening. The Customer may maintain the JFD Account and Re-loadable Account linked to the JDC with **zero (0)** balance. However, there must be a minimum balance of **Ringgit Malaysia One (RM1)** in the JSA at all times, failing which the JSA will be closed.
4. Issuance of JDC is optional upon request.
5. Monthly e-statement is made available on HLB Connect.
6. The Customer shall have the sole authority to operate and close the 3-in-1 JA.

The Accounts in the 3-in-1 JA

Junior Savings Account (“JSA”)

7. A minimum deposit of Ringgit Malaysia One (RM1) is required to open a JSA.
8. Interest in JSA 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 on the last day of each month.
9. In the event of 3-in-1 JA closure, the interest 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.

Junior Fixed Deposit Account (“JFD”)

10. The minimum deposit placement is **Ringgit Malaysia One Thousand (RM1,000)**.
11. Interest rates for JFD placements shall be based on the prevailing JFD board rate for the respective tenure as published on the Bank’s website at the time of placement.
12. JFD placement can only be performed Over-The-Counter (“**OTC**”) at any HLB branch or via standing instruction (“**SI**”) from JSA.
13. Interest earned will be credited into the Customer’s JSA upon maturity of the relevant JFD.
14. No interest shall be payable on partially withdrawn amounts and/or premature withdrawals of JFD regardless of the number of completed months at the time of partial/premature withdrawal.
15. Partial withdrawals of JFD are permitted during the Tenure provided that:
 - (a) the withdrawal amount is Ringgit Malaysia Three Thousand (RM3,000) or in multiples thereof; and
 - (b) the remaining balance of the JFD after such withdrawal is not less than Ringgit Malaysia Three Thousand (RM3,000).

Any withdrawal not meeting these conditions shall be treated as a premature withdrawal of the entire JFD.

16. All JFD placements are receipt-less. No physical receipt shall be issued to the Customer.
17. All transactions and activity of JFD will be reflected in the 3-in-1 JA monthly e-statement.
18. JFD shall **NOT** be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Customer with HLB or any financial institution.

19. Standing Instruction (“SI”) for JFD Placement
- (a) The Customer can perform JFD placement from JSA via SI (limited to once a month). Customer may request for a SI for JFD placement (limited to once a month) via debiting of the JSA account at domicile branch.
 - (b) The Customer must specify the placement date and the selected tenure for JFD placement from JSA 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) To enable a JFD placement from JSA via SI, a minimum balance of **Ringgit Malaysia (RM1,000)** must be maintained in JSA after such JFD placement. Otherwise, the SI will not be effected.

Junior Debit Card (Re-loadable) (“JDC”)

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

Dormancy

23. Re-loadable Account will become dormant automatically if JSA becomes dormant.
24. The JDC will no longer be valid for use when the JSA and Re-loadable Account becomes dormant.
25. Account balance within the Re-loadable Account will be transferred back to the JSA on the day before the Re-loadable Account becomes dormant.
26. The Customer can reactivate the said dormant accounts by performing a transaction in the JSA. 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.

JDC Reload

27. The Customer must perform credit reload into the Re-loadable Account prior to using the JDC.
28. The following are **two (2)** reload options available for JDC:

Auto Reload	<p>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.</p> <p>(i) Auto Reload via OTC</p> <ul style="list-style-type: none"> • Auto Reload service is available only from JSA into the Re-loadable Account. • Upon issuance of the JDC, Ringgit Malaysia Fifty (RM50) is debited from the JSA 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 effected 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 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. <p>(ii) Auto Reload via HLB Connect</p> <ul style="list-style-type: none"> • Only applicable to Customers who have registered their child for the HLB Pocket Connect App. • Log on to https://s.hongleongconnect.my/ and set up recurring reloads 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	<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"> • 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 the Re-loadable Account will be Ringgit Malaysia Forty-Eight (RM48)). <p>(ii) CDM:</p> <ul style="list-style-type: none"> • Insert JDC into CDM or manually key-in the sixteen (16) digit JDC number for reload. • Reload via CDM is free of charge.

	<p>(iii) ATM:</p> <ul style="list-style-type: none">• Insert the Customer's HLB Debit Card into ATM and key-in the sixteen (16) digit JDC number for reload.• Reload via ATM is free of charge. <p>(iv) HLB Connect:</p> <ul style="list-style-type: none">• Log on to https://s.hongleongconnect.my/ and transfer from any CASA/CASA-i into the sixteen (16) digit JDC number.• Reload via Connect is free of charge.
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Mobile Wallet Eligibility

29. 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.

Online Transactions

30. Any registration for HLB Connect access must be done by the Customer.
31. The Customer is allowed to transact with the JSA via HLB Connect. For the full list of transactions allowed at HLB Connect, please visit our website www.hlb.com.my/app

Toll-Related Transactions

32. The JDC is automatically enabled to pay for toll-related transactions by tapping it on the payment terminal.
33. The Customer and/or the Cardholder is responsible for ensuring that the Cardholder's Account has a sufficient balance before making any toll-related transaction.
34. The Customer and/or the Cardholder acknowledges and fully agrees that toll payments will be initiated by Touch n' Go Group with a delayed payment authorization which may potentially resulting in differences between the toll charges' date and time with the actual transaction date and time
35. If the Customer and/or the Cardholder uses the JDC and passes through the toll successfully, but subsequently the Account does not have sufficient funds, the Bank has the right to demand from the Customer and/or the Cardholder the amount incurred for toll payment by debiting the Cardholder's Account and notice will be given to the Customer and/or Cardholder prior to debiting the Account.

Conversion of the 3-in-1 JA benefits once the beneficiary attains the age of eighteen (18) years

36. All benefits extended under the 3-in-1 JA will end effectively on the following month after the beneficiary attains the age of eighteen (18). The JSA will be automatically converted into a normal savings account ("**Savings Account**") in the joint names of the Customer as the primary accountholder and beneficiary as the joint accountholder.
37. The account number of the JSA will be retained and applied to the Savings Account, which is governed by the General Terms & Conditions of Accounts.
38. Existing JFD (if any) will remain as per contracted rate and tenure until maturity, upon which:
 - (i) the JFD will not be renewed further; and
 - (ii) the JFD principal amount and interest will be credited into the Savings Account at maturity.
39. The JDC will also no longer be valid for usage. The Re-loadable Account will be automatically closed once the JSA is converted into the Savings Account, and the remaining balances will be transferred to the Savings Account. The Customer and the beneficiary are required to visit any HLB/HLISB branches with their MyKad to replace the JDC with a new debit card linked to the Savings Account.
40. Written notification will be given by HLB to the Customer one month before the beneficiary attains the age of 18 years on the conversion of JSA into the Savings Account.

Fees and Charges for the 3-in-1 JA

41. Cash withdrawal OTC can only be made by completing the prescribed form and producing the documents required by HLB.
42. HLB reserves the right to change such mode or manner of cash withdrawal at any time with twenty-one (21) calendar days' prior notice.
43. 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.
44. 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.

For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:



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

If you have any enquiries regarding the terms and conditions and/or 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