

### 3-IN-1 JUNIOR ACCOUNT/3-IN-1 JUNIOR ACCOUNT-i: ("3-IN-1 JUNIOR ACCOUNT/-i") FREQUENTLY ASKED QUESTIONS (FAQs)

Last Updated: 10 January 2025

| No                          | Questions   | Answers   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
|-----------------------------|---|---|---------------|------------------------|----------------|-------|----------------|-------|--------------|-------|----------|-------|---------------|-------|----------------|-------|
| Account Opening             |   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 1                           | Who can apply for an HLB 3-in-1 Junior Account/-i?                      | Below are the eligibilities: <ul style="list-style-type: none"><li>• Malaysian individuals with NRIC</li><li>• Parent or legal guardian aged 18 years and above with children aged below 18</li><li>• New to Hong Leong Bank Berhad (“HLB”)/ Hong Leong Islamic Bank Berhad (“HLISB”) or existing HLB/HLISB customers</li></ul>   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 2                           | How do I open an HLB 3-in-1 Junior Account/-i?                          | Open an account with just RM1 <ul style="list-style-type: none"><li>• Visit any HLB or HLISB branch with your NRIC and your child's MyKid; or</li><li>• Make an appointment with a Deposit Relationship Manager for a door-to-door visit</li></ul>  |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| Account Features & Benefits |   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 3                           | What do I get from opening an HLB 3-in-1 Junior Account/-i?             | Give your child a head start with this 3-in-1 Junior Account: <ul style="list-style-type: none"><li>• <b>Junior Savings Account/-i:</b> A safe place for their money to grow</li><li>• <b>Junior Fixed Deposit/-i (Optional):</b> Earn higher interest/profit on savings for their future</li><li>• <b>Junior Debit Card/-i (Optional):</b> A fun way to learn responsible spending.</li></ul> <p>This account helps your child learn about saving and spending wisely.</p>                                   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 4                           | Do I get interest/profit from 3-in-1 Junior Account/-i?                 | Yes, you will earn 2.15% p.a. interest/profit for your savings. <table><tr><th>Balance Range</th><th>Interest / Profit p.a.</th></tr><tr><td>First RM50,000</td><td>2.15%</td></tr><tr><td>Above RM50,000</td><td>0.00%</td></tr></table>   | Balance Range | Interest / Profit p.a. | First RM50,000 | 2.15% | Above RM50,000 | 0.00% |              |       |          |       |               |       |                |       |
| Balance Range               | Interest / Profit p.a.  |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| First RM50,000              | 2.15%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| Above RM50,000              | 0.00%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 5                           | How is interest/profit calculated for the HLB 3-in-1 Junior Account/-i? | Interest/profit in 3-in-1 Junior Account/-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 your account on the last day of each month.   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 6                           | What is the minimum placement for Junior Fixed Deposit/-i (JFD/-i)?     | The minimum deposit placement required for JFD/-i is RM1,000.   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 7                           | What is the interest/profit for JFD/-i?                                 | Earn higher interest/profit for long-term JFD/-i tenures <table><tr><th>Tenure</th><th>Interest / Profit p.a.</th></tr><tr><td>1 month</td><td>2.15%</td></tr><tr><td>2- 3 months</td><td>2.25%</td></tr><tr><td>4 – 5 months</td><td>2.30%</td></tr><tr><td>6 months</td><td>2.30%</td></tr><tr><td>7 – 11 months</td><td>2.35%</td></tr><tr><td>12 – 60 months</td><td>2.50%</td></tr></table> <p>Interest/profit is calculated daily and paid at maturity into the Junior Savings Account/-i (JSA/-i).</p> | Tenure        | Interest / Profit p.a. | 1 month        | 2.15% | 2- 3 months    | 2.25% | 4 – 5 months | 2.30% | 6 months | 2.30% | 7 – 11 months | 2.35% | 12 – 60 months | 2.50% |
| Tenure                      | Interest / Profit p.a.  |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 1 month                     | 2.15%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 2- 3 months                 | 2.25%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 4 – 5 months                | 2.30%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 6 months                    | 2.30%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 7 – 11 months               | 2.35%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 12 – 60 months              | 2.50%   |   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |
| 8                           | How do I make placement for JFD/-i ?                                    | JFD/-i placement can only be performed Over-The-Counter (“OTC”) at any HLB/HLISB branch or via standing instruction (“SI”) from the HLB 3-in-1 Junior Account/-i. <p>Please <a href="#">click</a> for more info about JFD/-i.</p>   |               |                        |                |       |                |       |              |       |          |       |               |       |                |       |

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| 9  | Does the HLB 3-in-1 Junior Account/-i come with a debit card? | Yes, but it is optional. You can choose to get a Junior Debit Card/-i (JDC/-i) when you open the account.   |
| 10 | What is special about this debit card/-i?                     | <p>It is linked to a special "<b>Reloadable Account.</b>" Think of it like a separate <i>money jar</i> just for spending. This means when your child uses their debit card/-i, the money comes from this Reloadable Account, not their main savings account.</p> <p><b>Why is that good?</b></p> <ul style="list-style-type: none"> <li>• <b>Keep savings safe:</b> It helps your child learn to spend only the money that is available on the card.</li> <li>• <b>Easy to manage:</b> You can control how much money is on the card by adding money directly into the JDC/-i as needed.</li> </ul> <p>It is a great way to teach your child about budgeting and responsible spending!</p>  |
| 11 | How do I top-up my child's JDC/-i?                            | <p>To use the JDC/-i, you need to add money to it first. Here's how to reload:</p> <ul style="list-style-type: none"> <li>• <b>Over-The-Counter (OTC):</b> Visit an HLB/HLISB branch.</li> <li>• <b>Cash Deposit Machine (CDM):</b> Use an HLB/HLISB CDM.</li> <li>• <b>Automated Teller Machine (ATM):</b> Use an HHLB/HLISB -ATM.</li> <li>• <b>HLB Connect:</b> Transfer money online.</li> </ul>  |
| 12 | How do I top-up my child's JDC/-i using HLB Connect?          | <p>It is easy! Just follow these steps:</p> <ul style="list-style-type: none"> <li>• <b>Log in to HLB Connect.</b> This is the online banking website.</li> <li>• <b>Go to "Pocket Connect"</b> This is the section for managing your child's account.</li> <li>• <b>Select "Add Pocket Money."</b></li> <li>• <b>Choose your child's name.</b> (If you have more than one child with a JDC /-i).</li> <li>• <b>Enter the amount you want to add.</b></li> <li>• <b>Click "Proceed."</b></li> <li>• <b>You'll see a message that says "Pocket Money Reloaded."</b> This means the money has been added to your child's card.</li> </ul> <p>Your child will also get a notification that they've received the money.</p> <p><b>That's it!</b> You have successfully added money to their card.</p> |

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| 13 | Can I set an automatic top-up for my child's JDC/-i using HLB Connect? | <p>Yes, you can! This is a great way to give your child regular pocket money without having to remember to do it each time.</p> <p>Here is how to set up recurring reloads:</p> <ul style="list-style-type: none"> <li>• <b>Log in to HLB Connect.</b></li> <li>• Go to "<b>Pocket Connect.</b>"</li> <li>• Select "<b>Add Pocket Money.</b>"</li> <li>• Choose your child's name.</li> <li>• Enter the amount you want to add.</li> <li>• Check the box that says "<b>Make this a recurring reload.</b>"</li> <li>• Choose how often you want the money to be sent: daily, weekly, or monthly. Select the date for the recurring payment.</li> <li>• Click "Proceed."</li> </ul> <p>That's it!</p> <p>You've now set up automatic payments to your child's card. You can relax and know they'll receive their pocket money on time, every time.</p>   |
| 14 | How can I keep track of my child's spending?                           | <p>You can easily monitor their JDC/-i transactions anytime, anywhere with HLB Connect.</p> <p><b>Here's how:</b></p> <p><b>Using the HLB Connect app:</b></p> <ul style="list-style-type: none"> <li>• <b>Log in to the app.</b></li> <li>• <b>Go to your child's Junior Account/-i.</b></li> <li>• <b>Tap on their debit card/-i.</b></li> <li>• <b>You'll see a summary of their recent spending.</b> This shows the last 15 transactions made in the past 7 days.</li> <li>• <b>For more details, tap on "Transactions."</b> This will show you a more comprehensive history of their spending.</li> </ul> <p><b>Using the HLB Connect website:</b></p> <ul style="list-style-type: none"> <li>• <b>Log in to the HLB Connect website.</b></li> <li>• <b>Go to "Pocket Connect."</b></li> <li>• <b>Click on "Transactions" the select "Debit Card."</b> This shows the last 30 transactions made</li> </ul> <p>Now you can see exactly how your child is using their card. This helps you:</p> <ul style="list-style-type: none"> <li>• <b>Teach them about budgeting:</b> You can discuss their spending habits and help them learn to manage their money.</li> <li>• <b>Ensure their safety:</b> You can quickly spot any unusual activity on their card.</li> </ul> |

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| 15                                  | Can I access the money in my child's 3-in-1 Junior Account/-i? | <p>Yes, you have full control over the account as the primary account holder. You can:</p> <ul style="list-style-type: none"> <li>• <b>Withdraw money:</b> Need to take out some money from your child's savings? You can do that easily through an HLB/HLISB ATM or over-the-counter from any HLB/HLISB branches</li> <li>• <b>Transfer money:</b> You can also transfer money from your child's account to other accounts, including your own. This can be done through various methods like DuitNow, online transfers to other banks, or JomPAY for bill payments.</li> </ul> <p><b>Important note:</b> While you can access this account, it's designed to help your child learn about money and save for their future. Involve them in decisions about saving and spending to build good financial habits.</p>                                     |
| <b>About HLB Pocket Connect App</b> |  |   |
| 16                                  | What can my child do with the HLB Pocket Connect App?          | <p>The HLB Pocket Connect app is like a mini banking app for your child! It helps them learn about earning, spending, and saving in a fun and engaging way.</p> <p>Here are some of the things they can do:</p> <ul style="list-style-type: none"> <li>• <b>Track their spending:</b> See where their money goes and learn about budgeting.</li> <li>• <b>Receive money instantly:</b> Get pocket money or allowances directly on their phone.</li> <li>• <b>Set savings goals:</b> Save for something special by setting a target and tracking their progress.</li> <li>• <b>Learn about financial concepts:</b> The app includes interactive features and games that teach kids about money management.</li> </ul> <p>It's a great way to empower your child to take control of their finances and develop healthy money habits from a young age.</p> |
| 17                                  | How can my child download HLB Pocket Connect App?              | <p>Your child can download the HLB Pocket Connect app in just a few taps!</p> <p>Here's how:</p> <ul style="list-style-type: none"> <li>• <b>Download the app store on their phone or tablet.</b> This could be the Play Store (for Android), the App Store (for iPhone), or the Huawei AppGallery.</li> <li>• <b>Search for "HLB Pocket Connect."</b></li> <li>• Tap <b>"Install"</b> or <b>"Get"</b> to download the app.</li> <li>• <b>Once it's downloaded, they can open the app and log in.</b> You'll need to help them with the initial setup.</li> </ul>   |

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| 18 | How do I help my child set up and start using the HLB Pocket Connect App? | <p>It's easy to get your child started with the HLB Pocket Connect app. Just follow these steps:</p> <ol style="list-style-type: none"> <li><b>1. Download the app:</b> <ul style="list-style-type: none"> <li>Help your child download the "HLB Pocket Connect" app from the Play Store (Android), App Store (iPhone), or Huawei AppGallery.</li> </ul> </li> <li><b>2. Enter your child's MyKid/MyKad number:</b> <ul style="list-style-type: none"> <li>Your child will need to enter their MyKid (for children below 12) or MyKad (for those aged 12 and above) number. This verifies their identity and connects the app to their Junior Account.</li> </ul> </li> <li><b>3. Enter the 6-digit TAC:</b> <ul style="list-style-type: none"> <li>You (the parent) will receive a 6-digit Transaction Authorization Code (TAC) via SMS on your registered mobile number. This is for security and confirms that you approve your child using the app.</li> <li>Enter the TAC in the app to continue.</li> </ul> </li> <li><b>4. Create a login PIN:</b> <ul style="list-style-type: none"> <li>Your child will create their own 6-digit PIN to keep their account secure. They'll need this PIN every time they log in.</li> </ul> </li> <li><b>5. Choose a theme (optional):</b> <ul style="list-style-type: none"> <li>Your child can personalize the app by selecting a theme they like.</li> </ul> </li> </ol> <p><b>That's it!</b> Now your child can:</p> <ul style="list-style-type: none"> <li><b>Check their account balance:</b> See how much money they have in their Reloadable Account.</li> <li><b>View transactions:</b> Keep track of their spending.</li> <li><b>Receive money:</b> Get pocket money or allowances directly in the app.</li> <li><b>Set savings goals:</b> Save for something special.</li> <li><b>Learn about managing money:</b> The app has fun features and games to help them learn about finances.</li> </ul> <p>The HLB Pocket Connect app is a fantastic tool to help your child learn about money management in a safe and engaging way.</p> |
| 19 | How can my child earn extra pocket money with the HLB Pocket Connect App? | <p>The HLB Pocket Connect app lets you assign tasks and reward your child when they're completed! It is a great way to motivate them and teach them about responsibility.</p> <p><b>Here's how it works:</b></p> <ul style="list-style-type: none"> <li><b>Log in to HLB Connect</b> (online banking).</li> <li><b>Go to "Pocket Connect."</b></li> <li><b>Select "Add Task."</b></li> <li><b>Choose your child's name.</b></li> <li><b>Create a task:</b> Describe the task clearly (e.g., "Clean your room," "Help with the dishes," "Finish your homework").</li> <li><b>Set a reward amount:</b> Decide how much pocket money they'll earn for completing the task.</li> <li><b>Click "Add Task."</b></li> </ul> <p>Once your child completes the task:</p>  |

|   |   | <ul style="list-style-type: none"><li>• <b>They mark it as "Done" in their Pocket Connect app.</b></li><li>• <b>You'll receive a notification in your HLB Connect account.</b></li><li>• <b>Approve the task and the reward will be sent to your child's JDC/-i!</b></li></ul> <p><b>Why this is great:</b></p> <ul style="list-style-type: none"><li>• <b>Teaches valuable lessons:</b> Your child learns that earning money requires effort and responsibility.</li><li>• <b>Motivates and encourages:</b> It gives them an incentive to complete tasks and achieve goals.</li><li>• <b>Builds good habits:</b> They learn to manage their time and prioritize responsibilities.</li><li>• <b>Fun and rewarding:</b> It's a positive way to reinforce good behaviour and build financial literacy.</li></ul> <p>It's a win-win! Your child earns extra pocket money and learns valuable life skills, while you get some help around the house.</p>   |        |            |   |   |
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| 20  | Does the Pocket Connect App come with payment capabilities?   | <p>Yes, absolutely! The HLB Pocket Connect app lets your child make payments quickly and easily.</p> <p><b>Here's what they can do:</b></p> <ul style="list-style-type: none"><li>• <b>Pay with DuitNow QR:</b> Just scan the QR code at stores and enter the amount to pay. It's like using cash, but without needing to carry physical money.</li><li>• <b>Receive money:</b> Share their own QR code with you or others to receive pocket money instantly. No more waiting for cash!</li><li>• <b>Top up mobile and games credit:</b> They can conveniently reload their mobile prepaid plans or buy game credits directly through the app.</li></ul> <p><b>It's a safe and convenient way for your child to learn about digital payments.</b> You can also monitor their transactions through your own HLB Connect account for added peace of mind.</p> <p>Here's how to use DuitNow QR</p> <table><tr><th>To Pay</th><th>To Receive</th></tr><tr><td><ul style="list-style-type: none"><li>• Login to HLB Pocket Connect app</li><li>• Tap "Scan QR"</li><li>• Point the camera at the QR code</li><li>• Enter the amount and your PIN</li><li>• Confirm the payment</li></ul></td><td><ul style="list-style-type: none"><li>• Login to HLB Pocket Connect app</li><li>• Tap "Receive Payment"</li><li>• Show the QR code to the sender</li><li>• The money will be added to their account</li></ul></td></tr></table> <p><b>To Top Up Mobile or Games Credit:</b></p> <ul style="list-style-type: none"><li>• Log in to the HLB Pocket Connect app.</li><li>• Look for the "Reload" or "Top Up" section.</li><li>• Select the type of reload (mobile or games).</li><li>• Enter the details and amount.</li><li>• Confirm the transaction.</li></ul> | To Pay | To Receive | <ul style="list-style-type: none"><li>• Login to HLB Pocket Connect app</li><li>• Tap "Scan QR"</li><li>• Point the camera at the QR code</li><li>• Enter the amount and your PIN</li><li>• Confirm the payment</li></ul> | <ul style="list-style-type: none"><li>• Login to HLB Pocket Connect app</li><li>• Tap "Receive Payment"</li><li>• Show the QR code to the sender</li><li>• The money will be added to their account</li></ul> |
| To Pay  | To Receive  |  |        |            |   |   |
| <ul style="list-style-type: none"><li>• Login to HLB Pocket Connect app</li><li>• Tap "Scan QR"</li><li>• Point the camera at the QR code</li><li>• Enter the amount and your PIN</li><li>• Confirm the payment</li></ul> | <ul style="list-style-type: none"><li>• Login to HLB Pocket Connect app</li><li>• Tap "Receive Payment"</li><li>• Show the QR code to the sender</li><li>• The money will be added to their account</li></ul> |  |        |            |   |   |
| <b>Account Closure &amp; Others</b>   |   |  |        |            |   |   |
| 21  | Can I close my HLB 3-in-1 Junior Account?   | Yes, you can perform account closure at any HLB/HLISB branch.  |        |            |   |   |

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| 22                                     | Are there any fees for early account closure?   | <p>You can walk into any HLB/HLISB branch to close the HLB 3-in-1 Junior Account/-i and there are no charges.</p> <p>In the event of closure, the interest/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.</p>  |
| 23                                     | What happens if my child's HLB 3-in-1 Junior Account/-i becomes inactive?                                       | <p>To keep the child's account active, it needs to have at least RM1 in the savings account at all times.</p> <p><b>If the account balance falls below RM1:</b></p> <ul style="list-style-type: none"> <li>• The savings account will be closed.</li> <li>• This means the entire 3-in-1 Junior Account/-i, including the linked JFD/-i and Reloadable Account (if any), will also be closed.</li> </ul> <p><b>To avoid this:</b></p> <ul style="list-style-type: none"> <li>• Make sure to keep at least RM1 in the savings account.</li> <li>• If you don't plan to use the account anymore, it's best to officially close it with the bank. This will avoid any potential issues or fees in the future.</li> </ul> <p>It's important to stay active with your child's account and encourage them to develop good savings habits from a young age.</p> |
| 24                                     | Who should I contact if I detected any fraud or unauthorised transactions from my HLB 3-in-1 Junior Account/-i? | <p>If you encounter any suspicious transaction(s), please call the Bank immediately at +603 7626 8899.</p>   |
| <b>Account Conversion &amp; Others</b> |   |  |
| 25                                     | What happens to my child's account when they turn 18?   | <p>On the month following your child's 18th birthday, the account will be converted to a joint savings account. This means:</p> <ul style="list-style-type: none"> <li>• <b>Shared control:</b> Both you and your child will have access to manage the account together.</li> <li>• <b>Continued savings:</b> The money stays safe and continues to earn interest/profit.</li> <li>• <b>Greater flexibility:</b> Your child gains more independence in managing their finances, while still having your guidance and support.</li> </ul> <p>This smooth transition helps your child step into adulthood with a solid financial foundation and valuable experience in managing their own money.</p>   |

Member of PIDM.

HLB 3-in-1 Junior Account/-i is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

If you have any enquiries regarding these FAQ and/or require a copy of the Bahasa Malaysia version, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) or call 03-7626 8899.

Sekiranya anda mempunyai sebarang pertanyaan mengenai soalan lazim ini dan/atau memerlukan salinan dalam versi Bahasa Malaysia, sila e-mel kami di [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my) atau hubungi 03-7626 8899.