

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

Last updated on 30 June 2025

### 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, 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 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.

#### 1.0 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.
“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.
“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).
“JSA”	Junior Savings Account, which is a savings account maintained with HLB with the child as beneficiary.
“JFD”	Time deposits placed by the Customer into JFD Account to enjoy high interest exclusively for the child.
“JFD Account”	Junior Fixed Deposit Account, which is a fixed deposit account maintained with HLB, with the child as beneficiary.
“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.
“month”	Calendar month.
“Non-Domicile Branch”	Any HLB branch other than the Domicile Branch.
“Re-loadable Account”	A virtual account linked to JDC.

## 2.0 Overview of the 3-in-1 JA

- (a) 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.
- (b) The application for 3-in-1 JA must be made by the Customer.
- (c) 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. .
- (d) Issuance of JDC 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.

## 3.0 The Accounts in the 3-in-1 JA

### 3.1 Junior Savings Account (“JSA”)

- (a) A minimum deposit of **Ringgit Malaysia One (RM1)** is required to open a JSA.
- (b) 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.
- (c) 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.

### 3.2 Junior Fixed Deposit Account (“JFD”)

- (a) The minimum deposit placement required for JFD is **Ringgit Malaysia One Thousand (RM1,000)**.
- (b) JFD is only available for tenures of 12, 24, 36, 48 and 60 months (“**Tenure**”). HLB reserves the right to vary the Tenure at any time with **twenty-one (21)** calendar days’ prior notice.
- (c) JFD placement can only be performed Over-The-Counter (“**OTC**”) at any HLB branch or via standing instruction (“**SI**”) from JSA.
- (d) With effect from 12 June 2021 (“**Effective Date**”), there shall be no interim crediting of interests on a monthly basis (“**New Rule**”):

- For all new JFD, interest will be credited into the JSA only upon maturity of JFD.
- For JFD opened prior to Effective Date, interest earned will be credited into the JSA on a monthly basis until the end of the JFD tenure\*\*. Should the JFD be renewed, whether manually or on an auto-renewal basis upon maturity, the New Rule shall apply.  
(\*In the event the entire JFD is fully withdrawn on or before its respective maturity period or the minimum tenure as HLB may determine at any time with **twenty-one (21)** calendar days’ prior notice, HLB shall be entitled to reject or debit the Customer’s JFD Account all such accrued monthly interest paid including but not limited to all interests paid on partial withdrawals earlier.)

Illustration:

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

- (e) Any placement made to the JFD is receiptless. All transactions and activity of JFD will be reflected in the 3-in-1 JA monthly e-statement.

- **Standing Instruction for JFD Placement**

- (i) The Customer can perform JFD placement from JSA 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 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.
- (iv) 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.
- (v) Interest for JFD placement via SI from JSA will be based on the JFD prevailing board rate for the respective Tenure and reflected in the 3-in-1 JA monthly e-statement.

- **Partial Withdrawal and Premature Withdrawal of JFD**

- (i) Partial withdrawal of JFD is allowed during the Tenure provided that the JFD 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.
- (ii) Partial withdrawal of JFD can be performed at any branch, i.e., at the Domicile Branch or Non-Domicile Branch.
- (iii) Partial withdrawals of JFD 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 HLB at any time with **twenty-one (21)** calendar days' prior notice provided that the minimum balance of the JFD has to be maintained at **Ringgit Malaysia Three Thousand (RM3,000)** after such partial withdrawals.
- (iv) The balance sum of the JFD placement will continue to earn the contracted JFD rate.
- (v) No interest shall be payable on partially withdrawn amounts and premature withdrawals of JFDs, regardless of the number of completed months at the time of partial/premature withdrawal.

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

- (a) The JDC is linked to the Re-loadable Account.
- (b) No interest is earned for balance maintained in the Re-loadable Account.
- (c) **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.

#### **3.3.1 Dormancy**

- (a) Re-loadable Account will become dormant automatically if JSA becomes dormant.
- (b) The JDC will no longer be valid for use when JSA and Re-loadable Account becomes dormant.
- (c) Account balance within the Re-loadable Account will be transferred back to the JSA on the day before the Re-loadable Account becomes dormant.
- (d) 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.

### 3.3.2 JDC Reload

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

<b>Auto Reload</b>	<p>The Customer has an option to subscribe for automatic reload (“<b>Auto Reload</b>”) service to top-up cash value automatically into the Re-loadable Account via OTC or HLB Connect.</p> <p><b>(i) Auto Reload via OTC</b></p> <ul style="list-style-type: none"> <li>Auto Reload service is available only from JSA into the Re-loadable Account.</li> <li>Upon issuance of the JDC, <b>Ringgit Malaysia Fifty (RM50)</b> 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.</li> <li>Auto Reload will be effected whenever the balance in the Re-loadable Account falls below the threshold of <b>Ringgit Malaysia Fifty (RM50)</b>.</li> <li>The minimum Auto Reload amount is <b>Ringgit Malaysia Fifty (RM50)</b> and in multiples of <b>Ringgit Malaysia Fifty (RM50)</b> up to a maximum of <b>Ringgit Malaysia Five Hundred (RM500)</b> per month.</li> <li>Auto Reload is subject to daily reload schedule at 6:00 a.m., 1:00 p.m. and 5:00 p.m. (“<b>Reload Schedule</b>”). Any Auto Reload required after 5:00 p.m. shall be scheduled for Reload Schedule on the following day.</li> <li>Only <b>one (1)</b> Auto Reload is allowed per day.</li> <li>Auto Reload service via OTC is available free of charge.</li> </ul> <p><b>(ii) Auto Reload via HLB Connect</b></p> <ul style="list-style-type: none"> <li>Only applicable to Customers who has registered their child for the HLB Pocket Connect App.</li> <li>Log on to <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> and set up recurring reload in HLB Pocket Connect Parent Portal to transfer from any CASA/CASA-i into the Re-loadable Account.</li> <li>Auto Reload service via HLB Connect is available free of charge.</li> </ul>
<b>Manual Reload</b>	<p>Manual Reload can be performed via OTC, CDM, ATM and Connect into the Re-loadable Account.</p> <p><b>(i) OTC:</b></p> <ul style="list-style-type: none"> <li><b>Ringgit Malaysia Two (RM2)</b> will be charged for each Manual Reload via OTC. This amount will be deducted from the reload amount (i.e. Manual Reload of <b>Ringgit Malaysia Fifty (RM50)</b>, the amount credited to Re-loadable Account will be <b>Ringgit Malaysia Forty-Eight (RM48)</b>).</li> </ul> <p><b>(ii) CDM:</b></p> <ul style="list-style-type: none"> <li>Insert JDC into CDM or manually key-in the <b>sixteen (16)</b> digit JDC number for reload.</li> <li>Reload via CDM is free of charge.</li> </ul> <p><b>(iii) ATM:</b></p> <ul style="list-style-type: none"> <li>Insert the Customer's HLB Debit Card into ATM and key-in the <b>sixteen (16)</b> digit JDC number for reload.</li> <li>Reload via ATM is free of charge.</li> </ul> <p><b>(iv) HLB Connect:</b></p> <ul style="list-style-type: none"> <li>Log on to <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> and transfer from any CASA/CASA-i into the <b>sixteen (16)</b> digit JDC number.</li> <li>Reload via Connect is free of charge.</li> </ul>

#### 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 via HLB Connect. For the full list of transactions allowed at HLB Connect, please visit our website [www.hlb.com.my/app](http://www.hlb.com.my/app)

#### 5.0 Toll-Related Transactions

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

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

- (a) 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.
- (b) 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**.
- (c) 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 upon maturity.
- (d) JFD quarterly e-Statement will be generated in March, June, September and December of the calendar year to replace the 3-in-1 JA e-Statement and will be made available on Connect.
- (e) 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.
- (f) 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.

#### 7.0 Fees and Charges for the 3-in-1 JA

- (a) Cash withdrawal OTC can only be made by completing the prescribed form and producing the documents required by HLB.
- (b) HLB 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 excludes SI and closing of account.

(e) For the full list of fees and charges, please visit our website [www.hlb.com.my/dc1](http://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](mailto:hlonline@hlbb.hongleong.com.my)