

HONG LEONG BANK BERHAD
3-in-1 Junior Account**Terms & Conditions**

These terms and conditions are to be read together as a whole with the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, Hong Leong Debit Card Terms and Conditions, E-statement Facility Terms and Conditions, Terms and Conditions for Connect by HLB (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.
"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.
"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 account holder 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 debit card. JDC is linked to a Re-loadable Account and is issued to the Customer for the convenience of the child. It is given 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 Junior Account

- (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 Hong Leong 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	<ol style="list-style-type: none"> (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	<ol style="list-style-type: none"> (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 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’s branch or via standing instruction (“SI”) from JSA. (d) All interest earned from JFD shall be credited into the JSA on monthly basis. (e) Any placement made to the JFD is receiptless. All transactions and activity of JFD will be reflected in the 3-in-1 Junior Account monthly e-statement. <p>3.2.1 Standing Instruction for JFD Placement</p> <ol style="list-style-type: none"> (a) The Customer can perform JFD placement from JSA via SI (limited to once a month). (b) SI must be made only at the Domicile Branch. (c) 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. (d) 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. (e) 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 Junior Account monthly e-statement.

		<p>3.2.2 <u>Partial Withdrawal and Premature Withdrawal of JFD</u></p> <p>(a) 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.</p> <p>(b) Partial withdrawal of JFD can be performed at any branch, i.e. at the Domicile Branch or Non-Domicile Branch.</p> <p>(c) 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.</p> <p>(d) The balance sum of the JFD placement will continue to earn the contracted JFD rate.</p> <p>(e) 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.</p>
<p>3.3</p>	<p>Junior Debit Card (Re-loadable)</p>	<p>(a) The JDC is linked to the Re-loadable Account.</p> <p>(b) No interest is earned for balance maintained in the Re-loadable Account.</p> <p>(c) This part of Terms and Condition is to be read together with the <u>Hong Leong Debit Card Terms and Conditions</u> with the following exceptions:</p> <p>(i) "E-Account" is not applicable;</p> <p>(ii) "Joint Accountholder" is not applicable;</p> <p>(iii) JDC transactions will be reflected in the 3-in-1 Junior Account monthly e-statement.</p> <p>(iv) Security Codes – Only ATM PIN will be given.</p> <p>3.3.1 <u>Dormancy</u></p> <p>(a) Re-loadable Account will become dormant automatically if JSA becomes dormant.</p> <p>(b) The JDC will no longer be valid for use when JSA and Re-loadable Account becomes dormant.</p> <p>(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.</p> <p>(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.</p> <p>3.3.2 <u>JDC Reload</u></p> <p>(a) The Customer must perform credit reload into the Re-loadable Account prior to using the JDC.</p> <p>(b) The following are two (2) reload options available for JDC:</p>

		<p>1. Auto Reload</p>	<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.</p> <ul style="list-style-type: none"> (i) Auto Reload service is available only from JSA into the Re-loadable Account. (ii) Upon issuance of 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. (iii) Auto Reload will be effected whenever the balance in the Re-loadable Account falls below the threshold of Ringgit Malaysia Fifty (RM50). (iv) 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. (v) 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. (vi) Only one (1) Auto Reload is allowed per day. (vii) Auto Reload service is available free of charge. 	
		<p>2. Manual Reload</p>	<p>Manual Reload can be performed via OTC, CDM, ATM and Connect into the Re-loadable Account.</p> <ul style="list-style-type: none"> (i) OTC: <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 (e.g. Manual Reload of Ringgit Malaysia Fifty (RM50), the amount credited to Re-loadable Account will be Ringgit Malaysia Forty-Eight (RM48)). (ii) CDM: <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. (iii) ATM: <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. (iv) Connect: <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. 	

4.0 Transactions

4.1	Transactions allowed at ATM with the JDC	<ul style="list-style-type: none"> (a) Balance Enquiry (for Re-loadable Account); (b) ATM Cash Withdrawal (from the Re-loadable Account); (c) Change Debit Card PIN; (d) Change Credit Limit; (e) Mini Statement Request; and
4.2	Transactions allowed at Connect	<ul style="list-style-type: none"> (a) Any registration for Connect access must be done by the Customer. (b) The Customer can enquire on balances and detail transactions of JSA, JFD and JDC. (c) The Customer can perform credit transactions such as deposits into the JSA by way of IBG or DuitNow. (d) The Customer is not allowed to perform debit transaction such as withdrawals or outward transfer from JSA, JFD or Re-loadable Account via Connect.

5.0 Revocation of 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 be revoked 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 secondary accountholder.
- (b) The account number of the JSA will be retained and applied to the Savings Account, which is governed by the **General Terms and Conditions of Accounts for Deposits**.
- (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) 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.
- (e) JFD quarterly e-Statement will be generated in March, June, September and December of the calendar year to replace the 3-in-1 Junior Account e-Statement and will be made available on Connect.
- (f) 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 beneficiary is required to visit any HLB/HLISB branches with their MyKad to replace the JDC with a new debit card linked to the Savings Account.
- (g) Written notification will be given by HLB to the Customer at the material time on the conversion of JSA in to the Savings Account.

6.0 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.

Description	Fees/Charges (Subject to Government Tax, if applicable)
JDC Issuance Fee	RM8 per card
JDC Annual Fee	RM8 per card
JDC Replacement Fee <i>(For damaged or lost/stolen JDC)</i>	RM18 per card
JDC Reload Fee <ul style="list-style-type: none"> • Auto Reload (From JSA to JDC) • OTC • Via CDM (Cash to JDC) • Via ATM (From HLB Debit Card to JDC) • Via Connect (From CASA/CASA-i to JDC) 	No Fee RM2 No Fee No Fee No Fee
View JDC Transaction Details <ul style="list-style-type: none"> • Via Connect • Mini Statement via ATM 	No Fee No Fee
ATM Cash Withdrawal <u>Domestic</u> <ul style="list-style-type: none"> • HLB/HLISB ATM • Other Bank's ATM <u>International</u> <ul style="list-style-type: none"> • Cross Borders Cash Withdrawal via Paynet MEPS Network • Via VISA PLUS 	No Fee RM1 per transaction RM8 per transaction RM12 per transaction
OTC Cash Withdrawal <ul style="list-style-type: none"> • First Withdrawal (of the month) • Subsequent Withdrawal (within the same month) 	No Fee RM2

Description	Fees/Charges (Subject to Government Tax, if applicable)
<p>Overseas Transaction</p> <ul style="list-style-type: none"> • Transactions made in currencies other than Ringgit Malaysia • Transactions made in Ringgit Malaysia via DCC 	<p>The transaction will be converted into Ringgit Malaysia on the date it is processed by Visa or Mastercard and at the foreign exchange rate determined by Visa or Mastercard. The following fees will be charged on the conversion:</p> <ul style="list-style-type: none"> (i) 1% transaction fee charged by Visa or Mastercard; and (ii) 1% foreign exchange conversion mark-up imposed by the Bank. <p>For certain overseas ATMs, websites or merchants, Cardholders may be given the option of using the Dynamic Currency Conversion (“DCC”) service to convert their foreign currency transactions into Ringgit Malaysia. However, if DCC is selected:</p> <ul style="list-style-type: none"> (i) the foreign exchange rate used by the merchant for the DCC transaction may be higher than the exchange rate determined by Visa or Mastercard; and (ii) the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, representing fees imposed by Visa or Mastercard.
<p>Sales Draft Retrieval Fee</p>	<p>RM20</p>

Protected by PIDM up to RM250,000 for each depositor.