

General

Q1. What is Connect Online?

A1. Connect Online is the Online Banking of Hong Leong Connect, a brand that brings you a host of digital banking services offered by HLB. At the moment, Hong Leong Connect offers Online Banking, Mobile Banking on four (4) smart phone platforms – iOS, Android, Windows and BlackBerry, and Tablet Banking on iOS.

Connect Online is accessible 24 hours a day. However, there will be a short 15 minutes maintenance gap between 11.55pm - 12.10am where users will only be able to view account balance and make funds transfer to own or other Hong Leong accounts.

Note: MACH feature & eProducts (under Apply module) are only available between 6am – 11.55pm.

Q2. Who is eligible to register for Connect Online?

A2. Connect Online is open to all Hong Leong Bank Berhad (HLBB) and Hong Leong Islamic Bank (HLISB) retail banking customers with an active account.

Q3. What are the new enhancements of Connect Online?

A3. The new Connect Online offers a simpler and easier banking experience from registration/reset to navigation shortcuts and customization of your account settings online.

Q4. What are the minimum system requirements for using Connect Online?

A4. We suggest the followings as the minimum system requirements:

- Pentium PC (233 MHZ or better)
- Windows XP or better
- Microsoft Internet Explorer 8.0. However, we highly recommend Internet Explorer 9.0 or above for an optimized user experience
- Google Chrome version 14 or above
- Mozilla Firefox version 4 or above
- Safari version 4 or above
- Opera version 10 or above
- Internet browser on native mobile phone and tablet

Q5. What will happen if I am using outdated internet browsers not specified above to access Connect Online?

A5. Outdated internet browsers are less stable, and much more vulnerable to viruses, malware, and other security issues. In addition, the outdated internet browser's display capability are very limited, **Connect Online** will neither look nor function in the same way in an outdated compared to an updated browsers. Hence, we highly recommend you to use the internet browsers specified above to access Connect Online in order to have an optimized user experience.

Q6. Can I access Connect Online from abroad?

A6. Yes, Connect Online can be accessed from anywhere in the world via Internet. All you need is a computer terminal or personal electronic device with Internet connection and Internet browser.

Q7. Is there any fee incurred when using Connect Online?

A7. There is no charge for using **Connect Online**. However, other banking service charges are applicable for transactions such as Interbank GIRO (IBG), Instant Transfer, Bill Payment, Stop Cheque and Statement Request.

Q8. What kind of security protection does the Bank provide to its customers who use Connect Online?

A8. HLB has incorporated the following security features:

- Up to 256-bit encryption with 128-bit minimum enabled by SSL certificate to secure online transactions.
- 8-16 characters of alphabets and numbers Password for all **Connect** customers.
- ATM PIN / Credit Card ATM PIN / Temporary ID for registration or reset with Connect. TAC will be used as an additional method to identify that it is you who is authorizing the session / transaction in Connect Online. TAC will be auto-triggered to your registered mobile number to authenticate certain online transactions, several settings, registration and reset.
- Security Picture to confirm that you are accessing the genuine Connect Online.
- Connect Online will automatically log off if there is no activity performed after a while.
- Your Connect will be deactivated (dormant) if you do not login for 12 months.

Registration and Reset

Q9. How do I register Connect Online?

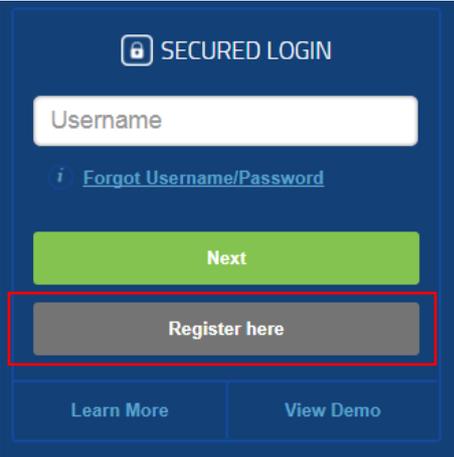
A9. Before registration, please ensure:

- 1) You have registered or updated your current mobile number for TAC at any of our branches or ATMs.
- 2) You will also need these items when registering with:

 The image shows two Hong Leong Bank cards. The top one is a blue ATM/Debit Card with the bank's logo and the word 'DEBIT'. The bottom one is a Visa Hello Kitty Debit Card with a pink and black design.	ATM / Debit Card: <ul style="list-style-type: none">-ATM / Debit Card Number-ATM PIN-TAC (Transaction Authorization Code)
 The image shows two Hong Leong Bank credit cards. The top one is a gold MasterCard with the bank's logo. The bottom one is a black Visa Platinum credit card with the bank's logo and the word 'Platinum'.	Credit Card: <ul style="list-style-type: none">-Credit Card Number-Credit Card ATM PIN-TAC (Transaction Authorization Code)
 The image shows a hand placing a coin into a slot, with several stacks of coins in the foreground. In the background, there is a document with a pen and a calculator, suggesting financial transactions.	Fixed Deposit or Loan Account: <ul style="list-style-type: none">-Account Number -Temporary ID*-TAC (Transaction Authorization Code)

* Please visit any of our branches to request for a Temporary ID.

- 3) Once you have the items above, visit Connect website at www.hongleongconnect.my. Click on "Register here" to register:

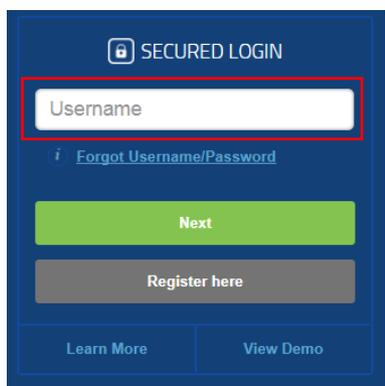
The image shows a 'SECURED LOGIN' form on a dark blue background. It features a white input field for 'Username', a blue link for 'Forgot Username/Password', a green 'Next' button, and a grey 'Register here' button which is highlighted with a red border. At the bottom, there are two blue buttons: 'Learn More' and 'View Demo'.

Note: Upon login for the first time, you will be prompted with "First Time Login Settings" to customize your own account(s) for Online Viewing and/or Online Transfer.

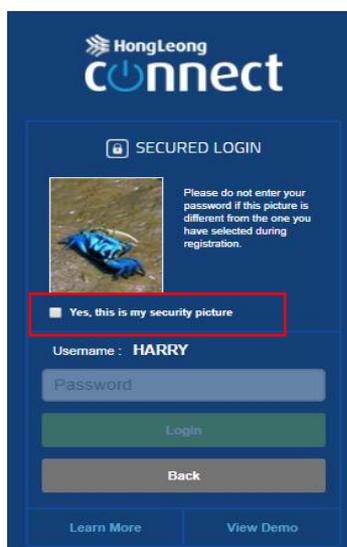
Q10. How do I login to Connect Online?

A10. Please follow the below steps:

- 1) At www.hongleongconnect.my, input your Username and click on the 'Next' button.
- 2) The Password input screen will be displayed. Check on the checkbox to acknowledge the security picture and input your Password.
- 3) Click on the 'Login' button to proceed for login.



The screenshot shows the 'SECURED LOGIN' page. At the top, there is a lock icon and the text 'SECURED LOGIN'. Below this is a text input field labeled 'Username' which is highlighted with a red rectangular box. Underneath the input field is a link that says 'Forgot Username/Password'. A large green button labeled 'Next' is positioned below the link. At the bottom of the page, there are two buttons: 'Learn More' and 'View Demo'. A 'Register here' button is also visible below the 'Next' button.



The screenshot shows the 'SECURED LOGIN' page with a security picture. The page features the HongLeong Connect logo at the top. Below the logo is the text 'SECURED LOGIN' and a small image of a blue crab. To the right of the image is a warning: 'Please do not enter your password if this picture is different from the one you have selected during registration.' Below this is a checkbox labeled 'Yes, this is my security picture' which is highlighted with a red rectangular box. The page also shows the 'Username : HARRY' field, a 'Password' input field, and 'Login' and 'Back' buttons. 'Learn More' and 'View Demo' links are at the bottom.



The screenshot shows the 'SECURED LOGIN' page with the password field. The page features the HongLeong Connect logo at the top. Below the logo is the text 'SECURED LOGIN' and a small image of a blue crab. To the right of the image is a warning: 'Please do not enter your password if this picture is different from the one you have selected during registration.' Below this is a checked checkbox labeled 'Yes, this is my security picture'. The page also shows the 'Username : HARRY' field, a 'Password' input field with six dots, which is highlighted with a red rectangular box, and 'Login' and 'Back' buttons. 'Learn More' and 'View Demo' links are at the bottom.

Q11. What is ATM PIN?

A11. It is a 6-digit number chosen by you for an ATM / Debit Card issued to you under your Current / Saving account. If you do not have an ATM PIN, please visit any of our branches for assistance.

Q12. What is Credit Card ATM PIN?

A12. It is a 6-digit number Credit Card ATM PIN. Once you receive your PIN mailer/ via SMS, you are required to change the PIN number at any Hong Leong Bank ATM before you can proceed with registration.

Q13. What is Temporary ID?

A13. It is a 10-character ID of alphabets and numbers issued to you upon your request. If you do not have a Temporary ID, please visit any of our branches for assistance. For overseas customers only, please call our Customer Service at +603-7626 8899.

Q14. Is there a validity period for the Temporary ID issued to me?

A14. Yes, the validity period is 3 days.

Q15. How long will it take for me to receive the email confirmation for my Temporary ID if I am residing overseas?

A15. It will take 3 working days to process the Temporary ID.

Q16. What is TAC and what is the use of TAC?

A16. TAC means "Transaction Authorization Code". It is a 6-digit unique security code used for:

- Registration and Reset **Connect**
- Online account settings and maintenance
- Specific online banking transactions

Q17. How to register or update my mobile number for TAC?

A17. You may register or update via:

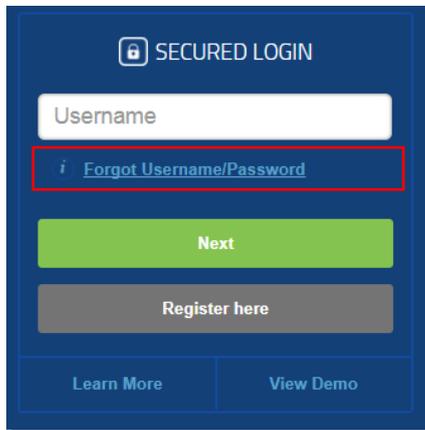
- 1) Any of our ATM
- 2) Visit any of our branches

Note: For overseas customers only, please call our Customer Service at +603-7626 8899.

Q18. I forgot my Username / Password, what should I do?

A18. You may reset your Connect.

- 1) Prepare the same items needed as per registration, refer to Q9
- 2) Visit **Connect** website at www.hongleongconnect.my
- 3) Select “Forgot Username/Password” on Secured Login screen to reset:



Q19. I can't login to my Connect? What should I do?

A19. There are 2 possibilities:

- 1) You've not logged in for 12 months and became dormant
- 2) You entered wrong password, username or both

Note: You may reset your Connect, refer to Q18.

Q20. Can I change my username?

A20. Yes, you may change your username by resetting your Connect. Important: You have to change your password as well. Please refer to Q18 for the reset process.

Q21. What can be done if I suspect unauthorized access to my Connect?

A21. There are 2 options:

- 1) You are advised to call our Customer Service as soon as possible to suspend your account at +603-7626 8899.
- 2) You may also login to **Connect** Online to change your Password. – Select “Settings’ > “Change Password”.

Overview

Q22. What is the quickest and easiest way to navigate and access to the common functions in Connect Online?

A22. Please find the “Quick Link” section at the bottom of any pages after logins. You can easily navigate and access to function that you wish to perform in Connect Online using this section.



Q23. I am a registered Connect user and own a Hong Leong supplementary credit card, why I am unable to view my supplementary credit card details via Connect Online?

A23. Principle and supplementary credit card details can only be viewed if you are the Hong Leong principle credit cardholder.

Pay & Transact

[Own Account Transfer](#) / [Other Account Transfer](#) / [Bill Payment](#) / [Reload Services](#)

Q24. What is the usage of the ‘Recurring Transfer’ in Connect Online?

A24. The ‘Recurring Transfer’ is for customers who set Standing Instruction to repeat the same set transaction on a Weekly, Bi-Weekly, Monthly, Quarterly, Half-Yearly, or Yearly basis.

Q25. What is the usage of the ‘Manage Standing Instruction (SI)’ in Connect Online?

A25. ‘Manage Standing Instruction (SI)’ is for customers who wish to perform ‘Copy’, ‘Skip’ or ‘Cancel’ for the ‘Recurring Transfer’ that they have set up.

‘Copy’—to duplicate the transaction details of the respective SI

‘Skip’—to skip the ‘Next Process Date’ of the respective SI

‘Cancel’—to cancel the remaining schedule of the respective SI

Q26. I just received a notification stating that my transaction is “Under Review”, what does this mean?

A26. When we detect a suspicious, out of the ordinary or possibly fraudulent transaction, it will be put under review pending further verification. It is an added security feature implemented to protect all transactions performed via Connect Online Banking.

Q27. How does it work and how will my transactions be affected?

A27. You will not notice any differences in how you transact on Connect Online Banking, however, we may ask for further verification when certain transactions are deemed suspicious.

Q28. What constitutes a suspicious transaction?

A28. Based on your past transaction history and patterns, we will keep an eye out for any future transactions that seem unusual or out of the ordinary.

Q29. What happens if a transaction I make is deemed suspicious?

A29. Transactions that are deemed suspicious will be put on hold pending further verification. You will receive a notification that your transaction is “Under Review”.

Q30. How long will my transfer be “Under Review”?

A30. It doesn’t take long, the Bank will call you for verification and should be completed within one (1) hour. However, if you are unreachable your transaction will be rejected and you will be notified via SMS.

Q31. How will I know if my transaction has either gone through or failed?

A31. We will send you a notification via SMS or Connect Online Banking to inform you of the status of your transaction.

Transfer to Other Account

Q32. What are the differences between 3rd Party HLB, IBG, Instant Transfer and DuitNow?

A32. Kindly refer to the table below:

Items	Fund Transfer Services			
	3 rd Party HLB	InterBank GIRO (IBG)	Instant Transfer	DuitNow
Transfer Schedule	Immediate	Refer to the table below	Immediate (Subject to system availability of the beneficiary bank)	
Receiving banks	HLB/HLISB	All participating banks		
Receiving Bank Account Type	Current / Savings, Credit Card, Loan / Financing accounts			Current/ Savings Account
Transfer Limit	Subject to the daily total online transaction limit: Maximum of RM50,000 per day.	Subjected to the daily total (IBG, Instant Transfer & DuitNow) online transaction limit: RM50,000 per day (combined)		
Transfer Fee	(Not Applicable)	RM0.00 per transfer* (effective 1 July 2018)	RM0.00 per transfer* (*effective 1 July 2018)	
Eligibility	Connect users with Current and Savings account			

IBG FUNDS TRANSFER

Payment Initiated by Customers		*Funds Received by Beneficiaries	*Refund for Unsuccessful Transactions
(Business Days)	Before 5:00am	Same Business Day	By 11:00am
	5:01am to 8:00am		By 2:00pm
	8:01 to 11:00pm		By 5:00pm
	11:01am to 2:00pm		By 8:20pm
	2:01pm to 5:00pm		By 11:00pm
	After 5:00pm	Next Business Day	By 11:00am
Saturday, Sunday and Federal Territory Public Holidays (Non-Business Days)		Next Business Day	By 11:00am
			By 5:00pm

*For normal circumstances

Q33. Can I perform fund transfer if I am residing overseas? Will I be able to obtain the Transaction Authorization Code (TAC) via my overseas mobile phone?

A33. Yes, you will be able to receive the TAC provided that you have registered your overseas mobile number with us.

Q34. Is TAC required for fund transfer via Connect Online?

A34.1 System will prompt customer to input TAC when customer performs the first fund transfer / reload / payment for a Favourite Account / Bill / Reload (registered beneficiary account) via any of the below functions.

- a. Transfer to third party HLB account (intrabank transfer)
- b. Interbak GIRO (PayNet IBG)
- c. Instant Transfer (eIBFT)
- d. Telegraphic Transfer
- e. Bill Payment (including JomPAY)
- f. Prepaid Reload

A34.2. TAC is not required for subsequent fund transfer to a Favourite Account, except for Prepaid Reload transaction. TAC is required for every reload, including reload to Favourite Reload.

A34.3. If TAC validation failed during the first fund transfer to a Favourite Account, subsequent fund transfer initiated by customer will still be prompted for TAC validation. However, if TAC validation is successful for the first fund transfer but, transaction is rejected (e.g. due to dormant account, transaction timeout), subsequent transfer will no longer be prompted for TAC validation.

A34.4. Customers will be prompted to input TAC when performing non-Favourite transfers each time a combined total amount of RM250 and above is reached, after which the combined total amount will be rest to zero. TAC will only be required the next time a customer reaches the RM250 limit. The combined amount is reached via the following transfer types:

- a. Third Party HLB
- b. Interbank Giro (IBG)
- c. Instant Transfer
- d. DuitNow
- e. Bill Payments

Q35. Will recipients know the identity of the person(s) who transfer funds to them?

A35. Yes, your name as per your Identity Card / Passport will appear on the recipient's statement.

Reload Services

Q36. What kind of reload services are available via Connect Online?

A36. The major categories of reload services available for **Connect** Online are Prepaid Mobile, Internet Access, Game Credit/Point and IDD & STD.

Q37. Is there any additional charge incurred to use Reload Services?

A37. No.

Q38. What happens if I do not see my reload PIN?

A38. There are 2 circumstances:

1) PIN-based reloads - Select "Pay & Transact" – "View History". Click the reference number for the re can retrieve your reload PIN in this page.

2) Auto reloads - This reload method does not need a PIN. You are advised to check if the mobile number is reloaded. If the respective mobile number is not reloaded, you may call our Customer Service at +603-7626 8899.

Q39. I have made a purchase for a wrong reload product. Can I cancel the transaction?

A39. No, if you have purchased for the wrong reload product and confirmed the purchase when prompted, the transaction cannot be cancelled.

Q40. Can I reload a 3rd party Junior Debit Card?

A40. No, currently **Connect** Online only allows reload to own Junior Debit Card.

Online Transactions

Q41. Can I view my loan account transaction history via Connect Online?

A41. No, however you are able to view your loan summary details which are made available.

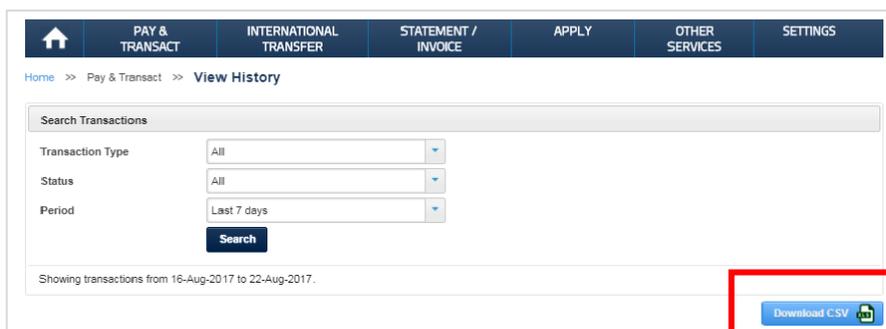
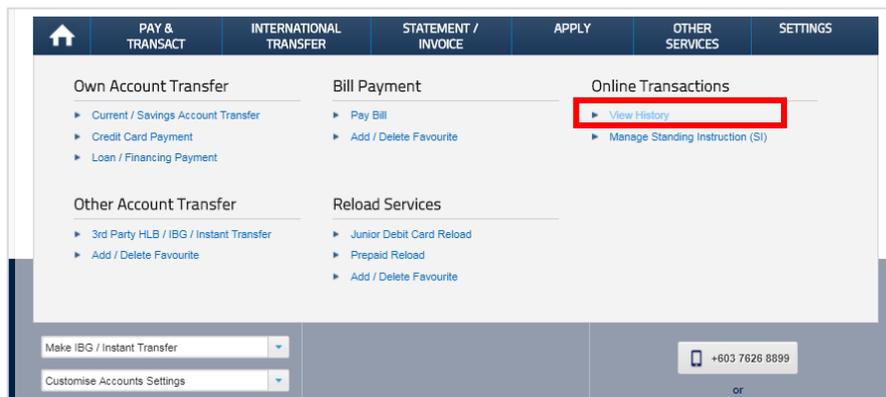
Q42. How many months of online transaction history performed via Connect Online can I view?

A42. You may view up to 120 days of online transaction history.

Q43. Can I download my online transactions history for my record purposes? How should I do it?

A43. Yes, you are able to download your online transactions into Excel format.

Go to “Pay & Transact” > “Online Transactions” > “View History” > “Download CSV”



Statement / Invoices

Q44. Can I request e-statement via Connect Online?

A44. Yes, you can download the e-statements upon login to Connect Online.

Go to “Statement / Invoice” > “Online Statement”

Q45. Can I request my statement to be sent through email?

A45. Yes, you may register or update your email address upon login to Connect Online.

Go to “Statement / Invoice” > “Settings” > “Email Statement Subscription”.

Other Services

Debit / ATM Card

Q46. What is the use of ‘Create / Change PIN’ function ‘Debit / ATM Card’ in Connect Online?

A46. This function allows you to create a 6-digit PIN for your new Debit / ATM Card OR change the existing PIN to a new PIN. Go to ‘Other Services’ > Click on ‘Create / Change PIN’ under ‘Debit / ATM Card’

Q47. What is the use of ‘Reset Forgotten PIN’ function under ‘Debit / ATM Card’ in Connect Online?

A47. This function allows you to reset or uplift blocked Credit Card/ Debit Card 6-digit PIN via Connect online.

Go to ‘Other Services’ > Click on ‘Reset Forgotten PIN’ under ‘Debit / ATM Card’

Q48. What is the use of 'Change ATM Withdrawal / Transfer Limit' function in Connect Online?

A48: This function allows you to set or change your ATM Withdrawal limit as well as your ATM transfer limit. Go to 'Other Services' > Click on 'Change ATM Withdrawal / Transfer Limit' under 'Debit / ATM Card'

Q49. What is the use of 'Change Retail / Online Purchase Limit' in Connect Online?

A49. Retail Transaction Limit is the amount you allow for debiting from your HLB Current / Savings account when using your Debit Card for retail purchases at merchant outlets and purchases made on the Internet. Go to 'Other Services' > Click on 'Change Retail / Online Purchase Limit' under 'Debit / ATM Card'

Q50. What is the use of 'Change Overseas Withdrawal and Debit Card Settings' function on Connect Online?

A50. This function allows you to subscribe to other services offered by your ATM / Debit Card as below:

- 1) Mail / Telephone Order (MOTO) and Auto Debit;
- 2) Overseas ATM Withdrawal**;
- 3) Overseas Retail Purchase**; and
- 4) Non-3D Internet Purchase.

Go to 'Other Services' > Click on 'Change Overseas Withdrawal and Debit Card Settings' under 'Debit / ATM Card'

**For added security, we encourage you to de-active from this function(s) when you return home from overseas.

Q51. Report Lost/ Stolen Card & Fraud

A51. This function allows you to report Lost/ Stolen debit card or if you suspect fraudulent activities on your debit card via Connect Online.

Go to 'Other Services' > Click on 'Report Lost/ Stolen Card & Fraud' under 'Debit/ ATM Card'.

Credit Card

Q52. What is the use of 'Create/ Change PIN' function under Credit Card on Connect Online?

A52. This function allows you to create a 6-digit PIN for your new Credit Card OR change the existing PIN to a new PIN. Go to 'Other Services' > Click on 'Create / Change PIN' under 'Credit Card'

Q53. What is the use of 'Reset Forgotten PIN' function under Credit Card in Connect Online?

A53. This function allows you to reset or uplift blocked Credit Card 6-digit PIN via Connect online. Go to 'Other Services' > Click on 'Reset Forgotten PIN' under 'Credit Card'

Q54. What is the use of 'Activate Card' function under Credit Card in 'Other Services'?

A54. This function allows you to activate your new credit card on Connect Online. Just log in to your Connect account and click on 'Other Services' and click on 'Activate Card' under 'Credit Card'.

Q55. What is the use of 'Request Card Replacement' under 'Other Services'?

A55. This function allows you to request for card replacement via Connect Online. Just log in to your Connect account and click on 'Other Services' and click on 'Request for Card Replacement' under 'Credit Card'.

Q56. What is the use of 'Report Lost/ Stolen Card & Fraud' under 'Other Services'?

A56. This function allows you to report your lost/ stolen credit card or if you suspect fraudulent activities on your credit card via Connect Online. Just log in to your Connect account and click on 'Other Services' and click on 'Report Lost/ Stolen Card & Fraud' under 'Credit Card'.

Q57. What is the use of 'Notify Overseas Travel' under 'Other Services'?

A57. This function allows you to notify the bank of your impending overseas travel and card usage plan. Just log in to your Connect account and click on 'Other Services' and click on 'Notify Overseas Travel' under 'Credit Card'

Q58. What is the use of 'Inquire / Redeem Rewards Points' under 'Other Services'?

A58. This function allows you to check your credit card rewards points and redeem a reward using your credit cards rewards points via Connect Online. Just log in to your Connect account and click on 'Other Services' and click on 'Inquire / Redeem Rewards Points' under 'Credit Card'

Q59. What is the use of 'Redeem Fortune Credit Card Rewards' under 'Other Services'?

A59. This function allows you to check your Fortune credit card rewards points and redeem a rewards using that points via Connect Online. Just log in to your Connect account and click on 'Other Services' and click on 'Redeem Fortune Credit Card Rewards' under Credit Card.

Q60. What is the use of 'Request Increase in Credit Limit' under 'Other Services'?

A60. This function allows you to request for a temporary or permanent increase in your credit limit. Just log into Connect Online, click on 'Other Services' and click on 'Request Increase in Credit Limit' under Credit Card.

Q61. Where do I see my past activities for 'Other Services' in Connect?

A61. You can click on the 'View Service Request History' box at the bottom right of 'Other Services' overlay. Your past activities related to 'Activate Card', 'Notify Overseas Travel', 'Request Card Replacement', 'Report Lost / Stolen Card & Fraud' & 'Request Increase of Credit Limit' will be displayed here.

Cheque

Q62. What is the use of 'Cheque Status Inquiry' function under 'Other Services'?

A62. This function allows you to check if the cheque you issued has been cashed out. Just log in to your account, go to 'Other Services' and click on 'Cheque Status Inquiry' under other Services

Q63. What is the use of 'Cheque Book Request' function under 'Other Services'?

A63. This function allows you to request for cheque book via Connect Online. Just log in to your Connect Online and go to 'Other Services' and click on 'Cheque Book Request' under 'Cheque'

Q64. What is the use of 'Stop Cheque \ Request' function under 'Other Services'?

A64. This function allows you to stop cashing out of cheque that has been issued from your cheque book. Go to 'Other Services', click on 'Stop Cheque Request' under 'Cheque'

Direct Debit Instruction / Mandate

Q65. What is Direct Debit Instruction / Mandate?

A65. Direct Debit Instruction / Mandate displays the lists and statuses of Direct Debit Mandate instruction you have given the Bank to collect / debit the amount as billed by the biller directly from your account.

Q66. What does the status mean: Successful, Rejected, Terminated or Expired?

A66. Only successful processed Direct Debit Mandate is reflected/ displays here. Please contact the biller / merchant if you do not see a Direct Debit instruction you have made.

Q67. What should I do if my Direct Debit Mandate status is incorrect?

A67. Contact our Customer Service at +603-7626 8899 and we will investigate the issue for you.

Q68. Where do I apply for Direct Debit Mandate?

A68. You may apply for Direct Debit Mandate from the biller / merchant that you wish to make Direct Debit payment to.

Q69. Where do I terminate my Direct Debit Mandate?

A69. You may terminate the Direct Debit Mandate from the biller / merchant that you have been making Direct Debit payment to.

Settings

Q70. What is online transaction limit? How to change it?

A70. Online transaction limit is the amount you allow for debiting directly from your HLB Current / Savings account for transactions made via **Connect** and transactions made via merchant's website. Basically, it is a limit for all transactions that require you to log in to **Connect**. This includes 3rd Party HLB Transfer, Instant Transfer, IBG, Online Bill / Retail Transaction, Prepaid Reload, HLeBroking Transfer, Junior Debit Card Reload and Pay Mobile.

Note: To change the limit, select "Settings" > "Change Online Transaction Limit". A TAC is required to complete this request.

Q71. What is the use of "Customize My Accounts" function in Connect Online?

A71. This is about customizing each of your HLB accounts for either:

- 1) to be enabled for viewing and transacting online
- 2) to be enabled for viewing online ONLY
- 3) to be disabled for viewing and transacting online

Q72. Can I change my mailing address for my loan account (Personal Loan / Mortgage Loan) via Connect Online? How can it be done?

A72. No, you are required to fill up the Service Request Form in any of our branches to proceed with such request.

Q73. Can I update my contact details via Connect?

A73. Yes, you can update your contact details with the bank on Connect Online. Just log in to your Connect account and click on 'Settings' and select the product that you want to update your contact details. Enter the 6-Digit TAC sent to your mobile phone and click 'Next' to proceed. Follow the step by step instruction to update your details.

Q74. If I want to disable my account in Connect Online from performing transaction, but still want to view it online. What should I do?

A74. Go to "Other Services" in Connect Online, click "Customize My Accounts", tick "Allow For Online Viewing" and unselect "For Pay & Transact".

Q75. I have been prompted to customize my accounts when I first login to Connect Online, what is the setting for?

A75. The setting is for you to customize your own account(s) for Online Viewing and/or Online Transfer, you may refer to Q48 for more information.

Apply Online Products (e-Products)

Note: Any of the e-Products cannot be performed between 12-6am.

Online Wasiat / Will (e-Wasiat/e-Will provided by Amanah Raya Berhad)

Q76. What are the services provided when I signed up for e-Will or e-Wasiat via Hong Leong Connect?

A76. By signing up the e-Will or e-Wasiat via your Hong Leong Connect, you are submitting your Will or Wasiat application form, Basic Will or Wasiat Document and paying the Will Writing Service Fee via Hong Leong Connect. The executor for your Will or Wasiat will be Amanah Raya Berhad.

Q77. What are the processes involved for e-Will or e-Wasiat application via Hong Leong Connect?

A77. Upon successful online submission and payment, you shall receive the printed application form and Basic Will or Wasiat Document via mail at your registered address.

You are required to read the application form and Basic Will or Wasiat Document to confirm that all information therein is correct. If in order, you shall sign:

- * the Will in the presence of two [2] witnesses who are 18 years old and above, or
- * the Wasiat in the presence of two [2] male Muslims witnesses who are 18 years old and above.

Note: Ensure that the witnesses simultaneously sign as witnesses to your signature.

You shall send the signed and witnessed forms together with a copy of your IC and witnesses IC using the reply (paid) envelope to Amanah Raya Berhad.

Q78. When will I start receiving the printed documents?

A78. You will receive your printed documents from the Bank within fourteen (14) working days upon payment made via Hong Leong Connect.

Q79. Upon receiving the printed documents, when do I need to submit the signed documents?

A79. You will need to submit the completed documents within fourteen (14) working days upon receiving the documents.

Q80. What if I never return the documents?

A80. Customers who have not submitted the documents to Amanah Raya Berhad will not receive their Will or Wasiat registration number and card from Amanah Raya Berhad.

Q81. Do I need to pay for the postage fee?

A81.No, the postage fee has been paid by the Bank.

Q82. What if I did not receive the printed documents?

A82.You can call us at 03-7626 8899.

Q83. Is this safe? Will someone else be able to view my e-Will or e-Wasiat?

A83. As long as you do not share your username and password, only you will have access to your e-Will or e-Wasiat. This service is exclusive for your use only, no submission on behalf of others is allowed.

Q84. How will I know whether my e-Will or e-Wasiat application is successful?

A84. You will receive a Will or Wasiat card from Amanah Raya Berhad with Comprehensive Will or Wasiat Form via mail to your registered mailing address.

Q85. Can I cancel this application after I have made the payment?

A85. No, the Bank will process your application upon successful payment, but you may cancel your application any time before the payment is made.

Online Fixed Deposit (e-FD)

Q86. What is an eFD?

A86. eFD is a receipt-less Fixed Deposit that can be placed and withdrawn via Hong Leong Connect.

Q87. Who is eligible to open an eFD account?

A87. eFD is open to all individuals aged 18 years and above having a Current or Savings Account with the Bank.

Q88. What is the minimum placement?

A88. Minimum placement will be as follows:

For 1 month – RM5,000

For 2 months and above – RM500

Q89. How will the interest of eFD be paid?

A89. Interest will be credited into the linked account on a monthly basis or upon maturity.

Q90. Any penalty for premature withdrawal?

A90. ABM rules apply for any premature withdrawal. No interest to be paid for premature withdrawal of 3 months and below and half of contracted rate for any prematurity withdrawal for FD more than 3 months.

Q91. Can I make partial withdrawal?

A91. Partial withdrawal is available for eFD. The minimum withdrawal amount is RM1,000 and can only be made in multiples of RM1,000. Also a minimum of RM5,000 must be maintained in the deposit account.

* *Includes eFD promo receipts*

Q92. Can I open a joint eFD account?

A92. Joint eFD account is not available.

Q93. Can I withdraw my eFD over the counter?

A93. eFD withdrawal can only be done via Hong Leong Connect.

Q94. Will I receive any receipt upon placement/renewal?

A94. You are able to view and print the receipt via Hong Leong Connect

Q95. Will I receive monthly statement?

A95. No.

Q96. Is eFD eligible for protection by PIDM?

A96. Yes.

Q97. Can I pledge my eFD as collateral?

A97. eFD cannot be pledged as collateral.

Q98. What is FPX?

A98. FPX is a convenient and secure online payment solution that allows real-time of debiting customer's Internet banking account with FPX participating banks.

Q99. How do I place a new eFD via FPX?

A99. You have to log in to your Connect Online using your login credentials and follow the steps below.

- i. Select Apply
- ii. Select Create Account / New Placement
- iii. Select funding bank
- iv. Enter details
- v. Click "Submit"
- vi. Complete FPX Transaction with the selected Bank

Q100. How do I withdraw my eFD?

A100. Simply log in to your Connect Online using your login credentials and follow the steps below.

- i. Select Apply
- ii. Select "Withdrawal" and Click "Next"
- iii. Confirm T&C and Submit TAC
- iv. Click "Submit"

Online Islamic Fixed Deposit (eFD-i)

Q101. What is an eFD-i?

A101. eFD-i is a receipt-less Fixed Deposit-i that can be placed and withdrawn via Hong Leong Connect. It is an Islamic product which is based on Commodity Murabahah via Tawarruq concept.

Q102. Who is eligible to open an eFD-i account?

A102. eFD-i is open to all individuals aged 18 years and above having a Current or Savings Account with the Bank.

Q103. What is the minimum placement?

A103. Minimum placement will be as follows:

- For 1 month – RM5,000
- For 2 months and above – RM500

Q104. When is the effective date of my eFD-i?

A104. The effective date of eFD-i will be on the same day the transaction is performed.

Q105. Can I make partial withdrawal for eFD-i?

A105. Yes, you are allowed to make partial withdrawal with a minimum withdrawal amount of RM3,000 and in multiples of RM1,000. The minimum placement to be eligible for partial withdrawal is RM8,000 for placements of 1 month and above and RM3,500 for placements of 2 months and above.

Q106. Can I open a joint eFD-i account?

A106. Joint eFD-i account is not available.

Q107. Can I withdraw my eFD-i over the counter?

A107. eFD-i withdrawal can only be done via Hong Leong Connect.

Q108. Will I receive any advice upon placement/renewal?

A108. Details of placement or renewal are viewable on Hong Leong Connect. Please note that physical or renewal advice will not be sent to customer.

Q109. Do I receive a physical eFD-i statement after account opening?

A109. No, physical statement will not be sent. You can always view your eFD-i account statement via Hong Leong Connect.

Q110. Is it protected by Perbadanan Insurans Deposit Malaysia (PIDM)?

A110. Yes.

Q111. Can I pledge my eFD-i as collateral?

A111. eFD-i cannot be pledged as collateral.

Q112. How do I place a new eFD-i via FPX?

A112. Please refer to A99.

Q113. How do I withdraw my eFD-i?

A113. Please refer to A100.

Online Telegraphic Transfer (TT)

Q114. What is online TT?

A114. Online TT is the transfer of funds denominated in foreign currencies to correspondent banks/agents outside Malaysia via Hong Leong Connect.

Q115. Who is eligible to perform online TT?

A115. Online TT is open to all Hong Leong Connect users.

Q116. What is the maximum transaction amount per day?

A116. The maximum transaction amount per day is RM45,000.

Q117. When can I perform online TT?

A117. Transactions can be performed from 7:00AM to 11:00PM daily. For TT requests made after 4:00PM, on weekends or Federal Territory public holidays, the transactions will be processed on the next banking day.

Q118. Can I cancel this transaction after I have successfully submitted it?

A118. No, please ensure all the transaction details furnished are accurate and up-to-date as no cancellations are permissible once the transactions have been submitted.

Balance Transfer

Q119: What is Balance Transfer?

A119: Balance Transfer is a credit card product that you can apply online via Connect Online or Connect App.

Q120: How do I apply for Balance Transfer on Connect?

A120. You can apply for Balance Transfer online via Connect Internet banking or via Connect App. Simply follow the steps below:

Application via Connect Internet banking:

Log in to your account and

- i) click on 'Apply' at the top navigation and select 'Balance Transfer', or
- ii) at post login landing page, scroll down to your Credit Card section and click on 'View Details'.

You will be shown the Balance Transfer plans and maximum eligible amount available to you as. Select from one of the plans by clicking on the radio button. Fill in the details of the other bank's credit card that you want to transfer the balance from. Enter your email address. This is compulsory as it will be used to deliver your application status. Accept the Terms & Conditions and click 'Next'.

Application via Connect App:

Log in to your account and

- i) type 'Apply' in chat box OR tap on 'Menu' and then tap on 'Balance Transfer', or

ii) go to 'Overview', choose Credit Card, tap on 'Credit Card Services' and then tap on 'Balance Transfer'

You will be shown the Balance Transfer plans and maximum eligible amount available to you as. Select from one of the plans by clicking on the radio button. Fill in the details of the other bank's credit card that you want to transfer the balance from. Enter your email address. This is compulsory as it will be used to deliver your application status. Accept the Terms & Conditions and click 'Next'

Q121: How do I know how much credit card balance I am eligible to transfer via this product?

A121: You will be shown the maximum eligible amount that you are entitled for when you click 'Apply', select 'Balance Transfer' after you logged in to Connect internet banking. If you are applying via Connect App, you will see the amount that you are entitled for when you tap 'Menu', tap 'Apply' and then tap 'Balance Transfer'

Q122: Can I apply Balance Transfer for my Hong Leong Credit Card?

A122: No. You can only transfer balance from another bank's credit card.

Q123: How many credit card accounts can I transfer the credit from?

A123: You can transfer balance from up to 3 other bank's credit card for as long as the total amount is within the Balance Transfer amount that you're entitled to.

Q124: Can I transfer balance from someone else's credit card?

A124: No. You can only transfer balance from you own credit card(s) with another bank.

Q125: Does this Balance Transfer affect my Hong Leong Bank's credit card balance once my Balance Transfer is approved?

A125: No. However, your credit limit will be affected. As once the Balance Transfer approved amount is determined, a corresponding amount of the Cardholder's credit card limit will be earmarked for this purpose and the available credit limit balance will be reduced accordingly. A separate account number will be created for your Balance Transfer product. Repayment for this Balance Transfer should be made to this account instead of your credit card account.

Q126: Will the money be disbursed to my current / savings account for me to make the payment myself or will the payment be made automatically to the credit card that I wish to perform the balance transfer from?

A126: You may choose for the money to directly pay for your credit card balance at the other bank OR you may choose for the money to be disbursed into your own current or savings account in Hong Leong Bank or another bank in Malaysia. If you apply via Connect App, you can only choose for the money to pay your credit card from another bank.

Q127: How long does it take for my application to be processed and approved after I submit my application online?

A127: You will immediately see one of these statuses upon submitting your application via Connect Internet Banking or Connect App: Successful, Failed or Accepted For Processing).

If you see '**Successful**' status – your fund will be disbursed within 24 hours if you've opted for disbursement into Hong Leong Bank's current or savings account. If you have opted for a current or savings account of another bank, the fund will be disbursed within 3 working days as this is dependent on the schedule of the payment processing system that handles the funds transfer between banks and is subject to ID matching between the banks.

If you see '**Failed**' Status – your application has been declined due to various reasons e.g. system time out, issues with the current or savings account details that you have entered, etc. You may try to apply again in a near future.

If you see '**Accepted for Processing**' status- your application is being processed to determine if it's successful or declined. You are not immediately seeing 'Successful' or 'Failed' status due to various reasons e.g. system time out, during daily scheduled maintenance, etc. Please log in to Connect Internet Banking or Connect App later to check on your application status. You will also be receiving email on your application status. To check on your application status, you are encouraged to log in to your Connect Online or Connect App.

Q128: Once my application is successful, how long will it take for the balance to be transferred from my credit card / or money disbursed to my account?

A128: This depends on the schedule of the payment processing system that handles the funds transfer between banks. Once you've received an email that your application is successful, it will take up to 2 days for the funds to be disbursed into your current account / savings account or for the indicated balance in your other credit card to be paid for and is subject to ID matching between the banks.

Q129: Do you charge a processing fee when I apply online?

A129: No. There will be no processing fee on top of the Balance Transfer amount that you apply for.

Q130: How do I know if I'm eligible to apply for Balance Transfer?

A130: You will see the amount you are entitled to next to your credit card after you've logged in to Connect Internet banking or Connect app. For Hong Leong Connect Online you can scroll down to Credit Card section at the post login page. Click on 'View details' OR click on 'Apply' and select 'Balance Transfer'. For Connect App you can type 'Apply' in chat box OR tap on 'Menu' and then tap on 'Balance Transfer'. You can also go to 'Overview', choose on Credit Card, tap on 'Credit Card Services' and then tap on 'Balance Transfer'

Q131. What is a Birthday Offer?

A131: A Birthday offer is a plan / promo specifically tailored for you for your birthday month. This promo will be offered to you in your birthday month and will expire on the last day of your birthday month. (This offer may vary from time to time and is subject to HLB's discretion).

Q132: Are the Balance Transfer plans / promos always on?

A132: Each Plan / promo that you see after you logged in to Connect Internet banking or Connect App has an expiry date. Be sure to check the expiry date and apply on time in order not to miss the offers.

Q133. How will this affect my credit card balance displayed on Connect Internet Banking or Connect App?

A133: Your credit card balance will reflect your actual card usage and payment. However, once the Approved Balance Transfer is determined, a corresponding amount of the Cardholder's credit card limit will be earmarked for this purpose and the available credit limit balance will be reduced accordingly.

Q134. Can I cancel this application after I have successfully submitted it?

A134. No cancellations are permissible once the application has been submitted. Please ensure all details furnished are accurate and up-to-date before submitting.

Q135. Where can I find out more about Balance Transfer offered by Hong Leong?

A135. To learn more about Hong Leong Bank's balance transfer product, you may visit www.hlb.com.my and search for "Balance Transfer".

Call-For-Cash**Q136. What is Call-For-Cash?**

A136. It is a credit card product that enables you to apply for cash withdrawal from your Hong Leong Bank credit card into your current or savings account.

Q137. How do I apply for Call-For-Cash?

A137. You can apply online via Connect Internet Banking or Connect App. Simply follow the steps below:

Application via Connect Internet Banking:

Log in to your account and

- i) click on 'Apply' at the top navigation and select 'Call-For-Cash', or
- ii) at the home page, scroll down to your Credit Card section and click on 'View Details'.

Application via Connect App:

Log in to your account and

- i) type 'Apply' in chat box OR tap on 'Menu' and then tap on 'Call-For-Cash', or
- ii) go to 'Overview', choose Credit Card, tap on 'Credit Card Services' and then tap on 'Call-For-Cash'

In both cases, you will be shown the maximum eligible amount that you're entitled to draw via Call-For-Cash, and your plan options. Fill in the application details, including amount you want to draw, plan tenure, and disbursement details of your account with Hong Leong Bank or another bank in Malaysia (money can only be disbursed into your own individual current or savings account, no joint or sole proprietor accounts are allowed). Entering your email address is compulsory as it will be used to deliver your application status. Accept the Terms & Conditions and click 'Next'.

Q138. I don't have a Credit Card with Hong Leong, can I apply for Call-For-Cash?

A138. You have to be a Hong Leong Bank credit cardholder to apply for 'Call-For-Cash' as the amount will be drawn from the Cardholder's available credit limit.

Q139. How do I know how much cash I can draw via Call-For-Cash?

A139. The amount will be displayed after you log in:

- Connect Internet Banking - when you view your credit card details OR when you click 'Apply' and then click on 'Call-For-Cash'.
- Connect App - when you go to 'Overview' and tap on Credit Card details OR tap on 'Menu', tap on 'Apply' and then select 'Call-For-Cash'.

Q140. After submitting my application, how long will it take for my application to be approved and for me to receive the cash?

A140. You will immediately see one of these statuses upon submitting your application:

'Successful' – your funds will be disbursed within 24 hours if you opted for disbursement into a Hong Leong Bank current or savings account. If you opted for another bank, the funds will be disbursed within 3 working days subject to ID matching between banks.

'Accepted for Processing' – your application is being processed and has not immediately returned a 'Successful' or 'Failed' status due to various reasons e.g. system time out, daily scheduled maintenance etc. Please log in to Connect Internet Banking or Connect App later to check on your application status. You will also receive an application confirmation email.

'Failed' – your application may be declined due to various reasons e.g. system time out, issues with the current or savings account details that you have entered, etc.

Q141. If my application for 'Call-For-Cash' is approved, where will the cash be disbursed?

A141. You may opt for the cash to be disbursed into your own individual current or savings account held with Hong Leong Bank or another bank in Malaysia. Joint or sole proprietor accounts are not accepted.

Q142. What is the minimum amount I can apply for?

A142. The minimum amount to be drawn via 'Call-For-Cash' is RM1,500 (this may vary from time to time, subject to HLB's discretion).

Q143. Is there a fee that will be charged when I apply for 'Call-For-Cash'?

A143. A handling fee of RM12.00 will be charged for Call-For-Cash applications with a monthly interest plan.

Q144. How will this affect my credit card balance displayed on Connect Internet Banking or Connect App?

A144. Your credit card's available credit limit will be reduced to reflect the amount that has been earmarked to be withdrawn via 'Call-For-Cash'. The amount will be progressively restored on a monthly basis as you make your monthly instalments.

Q145. Can I cancel the application after I have successfully submitted it?

A145. No cancellations are permissible once the application has been submitted. Please ensure all details furnished are accurate and up-to-date before submission.

Q146. Where can I find out more about the 'Call-For-Cash' product offered by Hong Leong?

A146. To learn more, you may visit www.hlb.com.my and search for 'Call-For-Cash'.

Flexi Payment Plan

Q147. What is Flexi Payment?

A147. Flexi Payment is a credit card product that you can apply online via Connect Online or Connect App

Q148. How do I apply for Flexi Payment Plan on Connect?

A148. You can apply online via Connect Internet banking or via Connect App. Simply follow the steps below:

Application via Connect Internet banking:

Log in to your account and

- i) click on 'Apply' at the top navigation and select 'Flexi Payment Plan', or
- ii) at post login landing page, scroll down to your Credit Card section and click on 'View Details'.

You will be shown the maximum eligible amount that you're entitled to convert into 'Flexi Payment Plan'. Fill in the details of amount you want to convert into 'Flexi Payment Plan', duration and enter your email address. This is compulsory as it will be used to deliver your application status. Accept the Terms & Conditions and click 'Next'.

Application via Connect App:

Log in to your account and

- i) type 'Apply' in chat box OR tap on 'Menu' and then tap on 'Flexi Payment Plan', or
- ii) go to 'Overview', choose Credit Card, tap on 'Credit Card Services' and then tap on 'Flexi Payment Plan'

You will be shown the maximum amount that you're entitled to convert into 'Flexi Payment Plan'. Fill in the details of amount you want to convert into 'Flexi Payment Plan', duration and enter your email address. This is compulsory as it will be used to deliver your application status. Accept the Terms & Conditions and tap 'Next'.

Q149. I don't have a Credit Card with Hong Leong, can I apply for 'Flexi Payment Plan'?

A149. You will have to be an existing Hong Leong Bank credit cardholder to apply for 'Flexi Payment Plan'.

Q150. How much of my credit card balance can I convert into 'Flexi Payment Plan'?

A150. The amount will be displayed to you after you've logged in to your:

- Connect Internet banking when you view your credit card details OR when you click 'Apply' and then click on 'Flexi Payment Plan'.
- Connect App when you view your credit card details OR tap on 'Menu', tap on 'Apply' and then select 'Flexi Payment Plan'.

Q151. Is there a fee that will be charged when I apply for 'Flexi Payment Plan'?

A151. There is no fee for the application of 'Flexi Payment Plan'.

Q152. After submitting my application, how long will it take for my application to be approved and the balance to be converted into 'Flexi Payment Plan'?

A152. You will immediately see one of these status upon submitting your application via Connect Internet Banking or Connect App: Successful, Failed or Accepted For Processing).

If you see '**Successful**' status – your credit card balance as specified in your application will be converted into 'Flexi Payment Plan' within 24 hours

If you see '**Accepted for Processing**' status- your application is being process to determine if it's Successful or declined. You are not immediately seeing 'Successful' or 'Failed' status due to various reasons e.g. system time out, daily scheduled maintenance, etc. Please log in to Connect Internet Banking or Connect App later to check on your application status. You will also be receiving email on your application status.

If you see '**Failed**' Status – your application has been declined due to various reasons e.g. system time out, issue with your account. You may try to apply again in a near future.

To check on your application status, you are encouraged to log in to your Connect Online or Connect App.

Q153. How will this affect the amount of my credit card balance displayed on Connect Internet banking / Connect App?

A153: Your credit card balance on Connect Internet Banking and Connect App will displayed the actual balance based on your card usage minus the amount that you have converted into 'Flexi Payment Plan'. A separate account number will be created for your 'Flexi Payment Plan' product. 'The Flexi Payment Plan' allows Cardholder to repay retail transactions which have already been debited to the Cardholder's credit card account and/or recorded in the current credit card statement by way of monthly installments over a prescribed fixed tenure.

Q154. Can I cancel this application after I have successfully submitted it?

A154. No cancellations are permissible once the application has been submitted. Please ensure all details furnished are accurate and up-to-date before submitting.

Q155. Where can I find out more about 'Flexi Payment Plan' offered by Hong Leong?

A155. To learn more, you may visit www.hlb.com.my and search for 'Flexi Payment Plan'.

Investment Account-i (IA-i)

Q156. What is an Investment Account-i?

A156. IA-i is an account in which money/ principal is placed and accepted for the purposes of investment, including for the provision of finance, in accordance with Shariah principals. IA-i can be subscribed and redeemed via Hong Leong Connect.

Q157. Who is eligible to open an IA-i account?

A157. IA-i is open to all individuals aged 18 years and above having a Current or Savings Account with the Bank.

Q158. What is the minimum subscription?

A158. The minimum subscription depends on the IA-i product and it will be displayed to you right after the product and tenure selection.

Q159. When is the effective date of my subscription done via IA-i?

A159. The effective date of your subscription via your IA-i will be on the same day as the subscription.

Q160. Can I make partial redemption using my IA-i?

A160. No, you are not allowed to make partial redemption.

Q161. Can I make a redemption using my IA-i before the maturity date of my subscription?

A161. Yes, you are allowed to redeem your subscription via your IA-i before the maturity date. However, no profit shall be given for premature redemption.

Q162. Can I open a joint IA-i?

A162. Joint IA-i is not available.

Q163. Can I redeem my subscriptions in my IA-i over the counter?

A163. No, IA-i redemption can only be done via Hong Leong Connect.

Q164. Will I receive any advice upon subscription/renewal?

A164. Details of subscription or renewal are viewable on Hong Leong Connect. Please note that physical or renewal advice will not be sent to customer.

Q165. Do I receive a physical IA-i statement after account opening?

A165. No, physical statements will not be sent. You can always view and download your IA-i account statement via Hong Leong Connect.

Q166. Is it protected by Perbadanan Insurans Deposit Malaysia (PIDM)?

A166. No. IA-i is not protected by PIDM.

Q167. How do I perform a subscription using my IA-i?

A167. You have to log in to Connect Online using your login credentials and follow the steps below.

- i. Select "APPLY"
- ii. Select Create "Account / New Subscription" under Investment Account-i
- iii. Complete the Suitability Assessment (if you have not created your Risk Profile or it has expired)
- iv. Select the IA-i product
- v. Enter details and Click "Next"
- vi. Confirm the details, enter TAC and Click "Submit"

Q168. How do I perform a redemption using my IA-i?

A168. Simply log in to Connect Online using your login credentials and follow the steps below.

- i. Select "APPLY"
- ii. Select "Redemption" under Investment Account-i
- iii. Click "Redemption" of the IA-i Receipt to be redeemed
- iv. Confirm declaration and Click "Next"
- v. Enter valid TAC and Click "Submit"

Q169. What is Suitability Assessment?

A169. Suitability Assessment is used to setup your Risk Profile. This will guide you in choosing Investment Account-i products to suit your investment objectives, risk tolerance, financial profile and investment experience. The information that you provide will form the basis of the IA-i product recommendation.

Q170. Is there a validity period for my Risk Profile?

A170. Yes, the validity period is 2 years. However, you can retake the Suitability Assessment before it expires to update your risk profile as and when there are any material changes in your information such as your investment objectives, attitude towards investment risks, expected return on investment and wealth management plan.

Credit Shield Premier

Q171. What is Credit Shield Premier?

A171. Credit Shield Premier is an insurance product for Hong Leong Bank credit cardholders. It provides coverage for the credit card outstanding balance in the event of death, disability or illness of the cardholder.

Q172: Who is eligible to apply for Credit Shield Premier?

A172: Credit Shield Premier is open to all Hong Leong Bank credit cardholders aged 60 and below.

Q173: Can both principal and supplementary credit cardholders apply for Credit Shield Premier?

A173: No, you must be a principal credit cardholder to apply for Credit Shield Premier.

Q174: Can I choose which of my credit cards to apply for Credit Shield Premier?

A174: No, when you apply for Credit Shield Premier it will be applied to all your principal and associated supplementary credit cards.

Q175: What about future credit cards? Do I need to apply for Credit Shield Premier separately?

A175: Credit Shield Premier will be automatically applied to any new principal and associated supplementary credit cards once you apply for Credit Shield Premier.

Q176: How do I apply for Credit Shield Premier?

A176: You can apply for Credit Shield Premier via Connect Online Banking by following the steps below:

- i. Log into Connect Online Banking and click on "Apply"
- ii. Select "Credit Shield Premier"
- iii. Click "Apply Now"
- iv. Accept declaration and click 'Next'
- v. Confirm and enter details.

Q177: How do I check the status of my Credit Shield Premier application online?

A177: Your application status will be reflected in Connect Internet Banking within 2 working days. To check, login and click on 'Apply' then click on 'Credit Shield Premier'.

Q178: When will I receive my certificate of insurance?

A178: Your certificate of insurance will be delivered to your mailing address within twenty-one (21) working days from the effective date of your policy.

Biometric Authentication

Q179. How do I setup my device for Biometric Authentication?

A179. Biometric Authentication for Hong Leong Connect is available on Apple devices (iPhone 5s and above running on iOS 8.0 and above) and Android devices (Samsung Galaxy S6 and above running on OS 5.1.1 and above) only. You will need to ensure that you have registered your fingerprint on the devices before enrolling for biometric authentication for Hong Leong Connect.

Q180. What are the functions that can be authenticated via Biometric for Hong Leong Connect?

A180. All the quick functions such as Pay Mobile, Scan & Pay, ATM Withdrawal and Instant Balance can be accessed via Biometric Authentication.

Q181. How secure is Biometric Authentication?

A181. Biometric Authentication on Hong Leong Connect relies on the Touch ID (on iOS) and Fingerprint (on Android). You will need to safeguard your devices and avoid enrolling fingerprints other than your own on the device. All registered fingerprints on the device will be authorized to authenticate the transaction on Hong Leong Connect. As an additional step to safeguard your account, biometric authentication will be disabled for devices which have been rooted or jailbroken.

Q182. How do I enroll Biometric Authentication from my Hong Leong Connect account?

A182. You may enroll for Biometric Authentication from the Settings menu by:

- i. Selecting "Enrol Fingerprint" option

- ii. Clicking “Enrol” option biometric authentication enroll for
- iii. Tap your fingerprint on “Tap” button to enroll your fingerprint
- iv. Clicking “Finish” option to complete the enrolment process

Q183. Why do I still get prompted to enter my password after performing Biometric Authentication?

A183. Biometric Authentication are limited to low value transactions only. There is a transaction limit of MYR500 for authentication using biometrics. Should you exceed this limit, you will be prompted to input your password before confirming the transaction. This is an added security feature to safeguard your account.

Q184. How do I unenrol Biometric Authentication from my Hong Leong Connect account?

A184. You may unenrol for Biometric Authentication from the Settings menu by:

- i. Selecting “Un-enrol Fingerprint” option
- ii. Selecting “Device Maintenance” option and unbind the device. Your Biometric unenrolled in the following event: a) The Hong Leong Connect app is deleted b). The device has been jailbroken / rooted.

DuitNow

Q185. What is DuitNow?

A185. DuitNow is a new service that enables you to transfer money or funds to your recipients DuitNow ID instead of their bank account number. You may also register your own DuitNow ID and link it to your Hong Leong Bank account to receive instant fund transfers in the same way.

Q186. What DuitNow ID’s can I register?

A186. You can register one or more of the following ID’s by linking them to your Hong Leong Bank current or savings account:

- i. Mobile No
- ii. NRIC No
- iii. Passport No (for non-Malaysian citizens)
- iv. Business Registration No (for businesses)

Q187. How do I register my DuitNow ID?

A187. Log into Connect Internet Banking. Go to “Settings” > “DuitNow”. Then register your DuitNow ID (Mobile No or NRIC) with your Hong Leong Bank current/savings account/-i

Q188. How do I send and receive using DuitNow?

A188. Follow the below steps:

To send DuitNow: Log into Connect Internet Banking or Connect App. Look for DuitNow on the main menu, or under ‘Pay & Transact’, enter the recipients DuitNow ID and other transaction details

To receive DuitNow: Register your DuitNow ID with your Hong Leong Bank current/savings account/-i and provide the sender with your DuitNow ID.

Q189. What are the benefits of using DuitNow?

A189. You will enjoy the following benefits when using DuitNow:

- i. It’s FREE
- ii. No more remembering account numbers
- iii. Convenient and instant fund transfers with just your mobile no or IC
- iv. Safe & secure mode of transferring funds

Q190. Can I link my DuitNow ID to more than one account?

A190. No, you can’t. Each ID can only be registered with one bank account at a time.

Q191. Can I change my DuitNow ID registration details?

A191. Yes, you can log into Connect Internet Banking or Connect App to manage your ID settings.

Q192. Can I schedule a future-dated or recurring DuitNow transfer?

A192. Yes, you can schedule DuitNow transfers

Q193. Can I save DuitNow ID's as a Favourite recipient?

A193. Yes, you can add DuitNow recipients to your favourites list to make simple and quick DuitNow transfers. However, this service is only available on Connect Internet Banking.

Q194. Is there a transfer limit?

A194. The total transferable amount for 3rd Party HLB, Interbank Giro (IBG), Instant Transfer, Telegraphic Transfer, and DuitNow combined is RM50,000 per day.

Q195. Are there any fees or charges for DuitNow transfers?

A195. RM0.50 is charged for transactions about RM5,000. However, Hong Leong customers enjoy a fee waiver, therefore, you will not be charged for DuitNow transactions of any amount.