

About Hong Leong Connect

Q1. What is Hong Leong Connect?

A1. Hong Leong Connect brings you a host of digital banking services offered by Hong Leong Bank to its customers. At present, Hong Leong Connect offers Online Banking, and a Mobile Banking App on 3 smart phone platforms – Apple iPhone, Android and BlackBerry.

Q2. What is Hong Leong Connect Online Banking?

A2. Hong Leong Connect Online Banking provides the convenience of accessing your bank accounts and performing online banking transactions from an internet browser in the comfort of your home, office or wherever you have access to a computer, even after banking hours.

Q3. What is Hong Leong Connect Mobile Banking App?

A3. Hong Leong Connect Mobile Banking App allows customers on-the-move to access their bank accounts and to perform online banking transactions via a dedicated application on their smart phones (Apple iPhone, Android and BlackBerry).

Q4. Do both Online Banking and Mobile Banking App offer the same type of services?

A4. Not at this moment. Please refer below table for the various services offered.

Functions	Channels Supported	
	Online Banking	Mobile Banking App
Account Inquiry – View your account balances and transaction history	✓	✓
PEX – Payment Express	✗	✓
Bill payment & Prepaid reloads	✓	✗
Pay+ & Fund Transfers – Transfer funds to HLB or other Bank accounts	✓	✗
Loan / Credit Card Repayment	✓	✗
Standing Instructions (SI)	✓	✗
Cheque Management	✓	✗

Registering for Hong Leong Connect Online Banking

Q5. Who is eligible to register for Hong Leong Connect Online Banking?

A5. Opens to all Hong Leong Bank customers who are:

- Aged 18 years and above
- Individual or joint account holder with an active ATM / Debit Card
- Principal card holder of Hong Leong credit card
- Sole Proprietor who has an active ATM / Debit Card

Q6. Is there any fee incurred when using Hong Leong Connect Online Banking?

A6. There are no fees for Hong Leong Connect Online Banking. However, normal banking charges apply for transactions such as Stop Cheque, Statement Request, InterBank GIRO (IBG) and Pay+.

Q7. How do I register for Hong Leong Connect Online Banking?

A7. You may opt one of the following 2 options.

- 1) If you have obtained an Internet PIN from any Hong Leong Bank's ATM using your ATM / Debit / Credit Card:
 - Visit www.hongleongconnect.my
 - Click "Register" on the top right hand corner under Online Banking
 - Select "Yes" (an Internet PIN was obtained) and click "Submit"
 - Complete the details required when the First Time Registration page appears
- 2) If you have not obtained an Internet PIN:
 - Visit www.hongleongconnect.my
 - Click "Register" on the top right hand corner under Online Banking
 - Select "No" (no Internet PIN was obtained) and click "Submit"
 - Complete the details required when the Online Registration page appears

Q8. What is an Internet PIN (IPIN)?

A8. An Internet PIN is a unique Personal Identification Number (PIN) used for your first-time registration with Hong Leong Connect Online Banking. This PIN can only be used once and it is valid for 7 days upon creation. The Internet PIN is also required when you reset your password in the event that you forget your password or your account is deactivated.

Q9. How do I obtain an Internet PIN?

A9. You can obtain an Internet PIN at any Hong Leong Bank's ATM where you can create your own 6-digit IPIN.

Q10. What are the minimum system requirements for using Hong Leong Connect Online Banking?

A10. We suggest the following as the minimum system requirements:

- Pentium PC (233 MHZ or better)
- Window XP or better
- We recommend the use of Microsoft Internet Explorer 7.0 and above
- Mobile phone or tablet internet browser

Q11. Can I access Hong Leong Connect Online Banking from anywhere in the world?

A11. Yes. Hong Leong Connect Online Banking can be accessed from anywhere in the world via Internet. All you need is a computer terminal or personal electronic device with Internet connection.

Q12. Can I still perform transactions at Hong Leong Bank branches after registering for Hong Leong Connect Online Banking?

A12. Yes. You can still perform transactions at our branches. Hong Leong Connect Online Banking is an alternative channel for you to perform your banking transactions.

Q13. What if I forget about my User Name or my Password?

A13. If you have forgotten your User Name, you can call 03-76268899 and our Customer Service Officer will assist you.

If you have forgotten your Password, you may click on "Reset Password" and create a new password to login to Hong Leong Connect Online Banking again. You will need to obtain an Internet PIN from any Hong Leong Bank's ATM to create your new Password.

Q14. Can I change my Password at my convenience?

A14. Yes, it is recommended that you change your password periodically to safeguard the security of your Online Banking account. Just login to your Online Banking account, go to "Others" – "Settings" – "Change Password" to make the necessary password change.

Q15. What happens if I do not perform any activity during the log on time?

A15. Hong Leong Connect Online Banking will automatically log off if there is no activity performed for more than 5 minutes.

Q16. What if I key in my Password wrong for 3 consecutive times?

A16. When your password has been entered wrongly on 3 consecutive attempts, your account will automatically be deactivated. Please click on "Reset Password" and create a new password to login to Hong Leong Connect Online Banking again. You will need to obtain an Internet PIN from any Hong Leong Bank's ATM to create your new password and reactivate your account.

Q17. What can be done if I suspect unauthorized access to my account via Hong Leong Connect Online Banking?

A17. You are advised to change your Password immediately. Just login to your Online Banking account, click on "Others" – "Settings" – "Change Password" to make the necessary password change.

Q18. What security protection does the bank provide to its customers who use Hong Leong Connect Online Banking?

A18. Hong Leong Bank has incorporated the following security features:

- 128 - SSL bit encryption key to encrypt all the communicated data / account via Internet Banking.
- 8 character alphanumeric Password for all online customers.
- Internet PIN for registration with Hong Leong Connect Online Banking and to reset your password.
- Transaction Authorization Code (TAC) is required to authenticate selected financial transactions as a second layer of security.
- Security Picture to confirm that you are accessing the genuine Hong Leong Connect Online Banking portal.
- Your Hong Leong Connect Online Banking account will be deactivated if you do not login for 3 months.

Q19. What can be done after my Hong Leong Connect Online Banking account became dormant or deactivated after 3 months?

A19. Please click on "Reset Password" and create a new password to login to Hong Leong Connect Online Banking again. You will need to obtain an Internet PIN from any Hong Leong Bank's ATM to create your new password and reactivate your account.

Manage My Accounts

Q20. Where do I register my newly opened account with Hong Leong Bank to be viewed in Hong Leong Connect Online Banking?

A20. You do not have to register the newly opened account. All you have to do is, at “Account Overview” page, click on “View All Accounts” button.

Q21. Why do I only see certain accounts being displayed at “Account Overview” page?

A21. The accounts that you see at “Account Overview” page are accounts allowed for debiting in Hong Leong Connect Online Banking. To see the remaining accounts that you have with Hong Leong Bank, all you have to do is, click on “View All Accounts” button.

Q22. I would like to perform an online transaction in Hong Leong Connect Online Banking, but why I could not see the account available for debiting?

A22. The account that you wish to debit from, has to be tagged to an active ATM/Debit card. If you have not done so, please visit any Hong Leong Bank branch to perform the said tagging.

Q23. Can I view my account transaction history via Hong Leong Connect Online Banking?

A23. Yes. You may view your account transaction history via Hong Leong Connect Online Banking by selecting “Account Overview” and “View Transaction History” for that particular account.

Q24. Do the balance inquiries displayed for current and savings accounts include today's transaction?

A24. Yes, the balance inquiries displayed include transactions performed on the same day.

Q25. How far back can I request for my current account statement?

A25. You can request for an online current account statement as far as 2 months back. For hardcopy current account statements, you may request for above 3 months to 6 months only. However, there will be charges for this service and it is displayed on the “Statement Request” screen.

Q26. Can I request for my account statements to be sent through e-mail?

A26. Account statements will only be sent through normal mail, and strictly not through e-mail due to security reasons. However, you can view the statement for your current account and credit card in Hong Leong Connect Online Banking.

Q27. What if I have a new address and phone information?

A27. You can update your mailing address and telephone number by selecting “Manage My Account” – “Update Contact Info” or thru “Credit Card” menu – “Update Contact Info”.

Payments & Transfers

Q28. Will there be any record for my safekeeping when I performed a fund transfer via Hong Leong Connect Online Banking?

A28. You will receive an acknowledgment for any financial transaction performed via Hong Leong Connect Online Banking which will have a reference number. This page can be printed by clicking the "Print" button. You may also retrieve your online transaction records in "My Transactions" menu.

Q29. Can I save my beneficiary account details as a favorite?

A29. Yes. You may save your beneficiary details via "Payments & Transfers" – "My Favorite Accounts".

Q30. Can I delete 3rd party account information that shown in Hong Leong Connect Online Banking?

A30. Yes, you can. Go to "Payment & Transfers" – "My Favorite Accounts", then select the said account by clicking the checkbox at the delete column and click "Delete".

Q31. If my computer crashes or I get disconnected from the Internet halfway through, how would I know if my transaction has been affected?

A31. All you have to do is to log in again and select "My Transactions" to check whether your transaction was successful or view your account balance at "Account Overview".

Q32. What happens if I perform a transaction, but do not have sufficient funds in my account?

A32. Your transaction will be unsuccessful.

Q33. Can I set Standing Instruction to make recurring future payments?

A33. Yes. Click on "Set Standing Instruction (SI)" option after you have input all the fund transfer details, and complete all the required details and "Submit" the transaction. You may check and cancel your SI by going to "My Transactions" – "Pending SI Transactions".

Q34. Can I perform a fund transfer from my account to a 3rd party account (Savings, Current and / or Credit Card account)?

A34. Yes, you may perform a 3rd Party Fund Transfer by selecting "Transfers & Payments" – "3rd Party Account Transfer" for savings and current accounts. To transfer funds from your account to a 3rd party HLB credit card, select "3rd Party Credit Cards Transfer".

Q35. After I have performed a payment or transfer, when will the fund be transferred?

A35. The funds will be transferred immediately when the transaction has been performed successfully. Fund transfers via IBG will follow the normal IBG transfer period as follows:

Transaction Day/Time	Funds Available at Beneficiary Bank/ Processing Day
Monday to Friday Before 12:00 noon	Next Working Day
Monday to Friday After 12:00 noon	2 Working Days
Saturday or Sunday	2 Working Days

Q36. What is a TAC?

A36. TAC is a 6-digit unique security code that is used a non-registered 3rd party / IBG / Pay+ beneficiary account. The TAC is valid for 6 hours upon request and once activated, it is valid for 1 hour. The TAC can be used for multiple transactions within 1 hour period. You may request up to a maximum of 6 TACs per day.

Q37. How do I apply for the TAC?

A37. It is important that you must first register your mobile phone number at any Hong Leong Banks' ATM. Subsequently, you can apply for the TAC at any Hong Leong Bank's ATM or via Hong Leong Connect Online Banking at "Others" – "Settings" – "TAC Request".

Q38. What is Pay+?

A38. Pay+ is a service where customer can transfer from his/her savings or current account to other bank's savings / current / loans account / credit cards. Funds will be made available immediately at the beneficiary account.

Q39. Is there service charge for using the Pay+ service?

A39. Yes. Service charge of RM1.00 will be charge for each successful Pay+ transaction.

Q40. To which bank can I transfer funds via Pay+ to?

A40. At present, you may transfer to the following participating banks:

Bank	Transfer can be made via Pay+
Affin Bank Berhad	Savings Account
	Current Account
	Credit Card
	Loans
	Hire Purchase
Agro Bank	Savings Account
	Current Account
Alliance Bank Malaysia Berhad	Savings Account
	Current Account
	Credit Card
	Loans
	Hire Purchase
AmBank (M) Berhad	Savings Account
	Current Account
Bank Kerjasama Rakyat Malaysia Berhad	Savings Account
	Credit Card (MasterCard only)
	Loans
Bank Simpanan Nasional	Savings Account

Bank	Transfer can be made via Pay+
CIMB Bank Berhad	Savings Account
	Current Account
Kuwait Finance House (Malaysia) Bhd	Savings Account
	Current Account
Malayan Banking Berhad (Maybank)	Savings Account
	Current Account
Public Bank Berhad	Savings Account
	Current Account
RHB Bank Berhad	Savings Account
	Current Account

We will be introducing more banks to this service from time to time.

Billers & Purchases

Q41. Do I need to register to perform e-Bill Payment?

A41. No, you do not need to register your bill account. However, if you register the bill account number under "My Bills", you will not require a TAC to perform the payment.

Q42. How far in advance should I perform my e-Bill Payments?

A42. Bills paid via Hong Leong Connect Online Banking should be performed at least 5 working days before the payment due date.

Q43. What account can I use to make e-Bill Payment via Hong Leong Connect Online Banking?

A43. You can use any of your Hong Leong Bank current or savings accounts or alternatively, your Hong Leong credit card to make the certain e-Bill Payment.

Q44. How fast can I top up my prepaid reload service via Hong Leong Connect Online Banking?

A44. The top-up PIN would appear on Hong Leong Connect Online Banking screen [pin-based reload] or your mobile phone [pin-less reload] in real-time. Proceed to enter the PIN into your mobile phone to complete the top-up process following the instructions provided.

Q45. What happens if I do not see my top-up PIN?

A45. Kindly check if your account has been debited. If it is not debited, then the top-up is not successful. You may retry to top up again.

If your account is debited but the top-up PIN [pin-based reload] does not appear, kindly check your top-up in "My Transactions" – "Successful Transactions" section to retrieve your top-up PIN. Contact our customer service for further assistance if your PIN is not displayed in the "Successful Transaction".

Q46. What is the validity period of the top-up PIN?

A46. The validity period varies for different reload products.

Q47. I have made a request for a wrong reload product. Can I cancel the transaction?

A47. If you have requested for the wrong reload product and confirmed the purchase when prompted, the transaction cannot be cancelled.

Q48. What if I forgot my top-up PIN?

A48. You can retrieve your top-up PIN [for pin-based reload only] by checking on your transaction from the "Successful Transactions" menu.

Q49. What is the daily transaction limit?

A49. Your daily transaction limit is based on the "ePayment-Normal Limit". You can change the limit by going to "Others" – "Settings" – "Change Online Transaction Limit".

Q50. Can I pay for my mobile reload transaction using credit card?

A50. No. At the moment, you can debit your savings or current account only.

Q51. What are the foreign telecommunications service providers that are available for reloads?

A51. The table below lists the international service providers that you can perform your reload:

Country	Telecommunications Service Provider
Bangladesh	All telecommunications service providers
China	All telecommunications service providers
Indonesia	All telecommunications service providers
Philippines	Globe, Smart, Sun
Vietnam	All telecommunications service providers

Q52. Would I be able to reload the exact value in its foreign denomination?

A52. Your reload value may vary slightly as it is dependence on the wholesale reload purchase foreign exchange rate.

ATM / Debit Card

Q53. Can I redeem my reward points online?

A53. Yes. You can perform reward points enquiries and reward points redemptions of your Visa Debit card via Hong Leong Connect Online Banking. Select "Debit Card Reward Points Inquiry / Redemption". If you are holding a MasterCard Debit Card, please perform your Debit Card Reward Points Inquiry / Redemption at the "Credit Card" menu.

Q54. What is Junior Debit Card Reload?

A54. Junior Debit Card Reload is where you can perform reload from your own current / savings account into your Junior Debit Card.

Q55. What is the meaning of Retail Transaction/ Internet Purchase Limit?

A55. Retail purchase 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. Internet Purchase limit is the amount you allow for debiting from your HLB current/saving account when using your Debit Card for purchases made on the internet. You are required to register for a One-Time-Password (OTP) thru our Customer Service at 03-76268899 prior to making any internet purchase with your Debit Card.

Q56. How do I activate cross border cash withdrawal for my ATM / Debit Card via Hong Leong Connect Online Banking?

A56. Select "Inter Country ATM Service". Input your ATM/Debit Card number and click "Submit". Then select "Activate" and the date range that you prefer and click the "Submit".

Q57. Can I report lost ATM/Debit Card via Hong Leong Connect Online Banking?

A57. Yes. You may report your lost ATM/Debit Card by selecting "Report Lost ATM/Debit Card". Your ATM/Debit card will be deactivated immediately.

Credit Card

Q58. Can I redeem my bonus point rewards online?

A58. Yes. You can perform bonus point enquiries and bonus point rewards redemptions by selecting "Credit Card Reward Points Inquiry/Redemption".

Q59. What is HL Earning Inquiry?

A59. HL Earning inquiry is where you can view the amount of HL Earnings earned from your Fortune Card.

Q60. What can I perform under HL Earning Redemption?

A60. You can redeem your HL Earnings earned from your Fortune card and transfer the earnings to your HLB current/ savings account, own HLB credit card, 3rd party HLB current/savings account or 3rd party HLB credit card.

Q61. When will the HL Earning be transferred to my HLB current/savings account or HLB credit card?

A61. Earnings will be transferred to HLB current/ savings account or HLB credit card immediately upon successful redemption.

Q62. What is the maximum amount that I can redeem per day for HL Earning?

A62. For redemption to 3rd party HLB Current/ Savings account and 3rd party HLB credit card, redemption is subjected to the daily 3rd party fund transfer limit.

Q63. How far back can I view my credit card statement?

A63. You can view your credit card statements for the past 6 months.

Other Services

Q64. If I have issued a cheque, can I stop the cheque via Hong Leong Connect Online Banking?

A64. Yes, you can select the cheque you want to stop in the "Others" – "Manage Cheque" – "Stop Cheque" option.

Q65. Upon requesting for a cheque book, what is the mode of collection?

A65. Once requested, you can collect your cheque book 3 days later at your domicile branch.

Q66. Where can I change my online transaction limits?

A66. Go to "Others" – "Settings" – "Change Online Transaction Limit", and you will require to request for TAC to submit changes successfully.