FREQUENTLY ASKED QUESTIONS (FAQ)

1. **What is HLB ConnectFirst or HLCF?**
   HLB ConnectFirst is HL Bank Singapore's Business Internet/Electronic Banking platform.

2. **What are the features in HLB ConnectFirst?**
   The features available in HLB ConnectFirst are
   a. Inquiry functions – perform check on account balance, download statements
   b. Payment functions - transfer funds, pay bills, perform payroll/bulk payments, remittance
   c. Report generation functions

3. **Which customers are eligible for HLB ConnectFirst?**
   HLB ConnectFirst will be extended to Business customers only (Companies/ Partnerships/ Sole Proprietors/ Associations/ Clubs/ Societies and Government Agencies who open corporate accounts with HL Bank Singapore). All individual customers will use HLB Connect.

4. **How and where can customers subscribe for HLB ConnectFirst?**
   Customers can apply for HL Bank Business Internet/Electronic Banking – HLB ConnectFirst at our branch or contact their Relationship Manager for the HLB ConnectFirst application form.

5. **How much are the fees for HLB ConnectFirst?**
   Please refer to the Corporate Pricing Guide on www.hlbank.com.sg.

6. **How long is the processing time for HLCF subscription?**
   The processing time for HLCF will be about 3 business days for new customers.

7. **What is the service availability?**
   HLCF is accessible 24x7 inclusive of public holidays.

8. **Can I access the service from overseas?**
   Yes, you can access HLB ConnectFirst overseas wherever there is an Internet connection.

9. **What should I do if I forget my ID and/or Password?**
   Please follow the HLCF Login page links for assistance if you forget your User ID and/or Password. Do note you have 3 log in attempts, and if all attempts are unsuccessful, your account may be locked.

10. **Will I be able to change my Company ID, System Administrator/ Authoriser ID and Password?**
    No. You cannot change your Company ID and System Administrator/ Authoriser's ID. However, you may choose to change your Password at any time.

11. **What if I key in the wrong password for 3 consecutive times?**
    When your password has been entered wrongly on 3 consecutive attempts, your account will automatically be locked.
    For System Administrator/ Authoriser, please download and complete the HLB ConnectFirst Maintenance Form on the website. For all other Users, please reach out to your System Administrator/ Authoriser to unlock/ reactivate your account.

12. **How do I add a new account onto HLCF?**
    Please submit the HLB ConnectFirst Maintenance Form to include a new banking account onto HLCF.

13. **What is the role of System Administrator and System Authoriser?**
    A System Administrator is an individual who creates and configure User ID for other user profiles.
    A System Authoriser is an individual who approves the transactional and system related requests.

14. **What should I do if I want to add/ delete System Administrator(s)/ Authoriser(s)?**
You are required to complete the HLB ConnectFirst Maintenance Form (Add, Update & Remove System Administrator & Authroiser) and submit with the photocopy of the IC of that person (for newly appointed System Administrator/ Authoriser) for processing.

15. **What are the security features in HLCF?**
- Strong encryption TLS1.2 - Up to 256-bit encryption, enabled by SSL certificate to secure online transactions between client browser and Internet Banking server.
- Featured with Extended Validation (EV) SSL Certificate.
- Transaction activities are captured and stored in audit logs.
- Secured login with user ID and encrypted password.
- Security token is required for transaction approval.

16. **What are the minimum system requirements for using HLCF?**
Pentium PC (233 MHZ) or better
Windows XP Service Pack 3 or better
Microsoft Internet Explorer 10 or above
Google Chrome version 22 or above
Mozilla Firefox version 23 or above
Safari version 7 or above
Opera version 12 or above

17. **What happens if my Outward Remittance or Standing Instructions falls on a public holiday?**
Aside from FAST and local account-to-account transfers, your transaction will be processed on the following business day.

18. **Who do I contact in HL Bank Singapore when assistance is required?**
Please contact Customer Helpdesk (available at HLCF login page)
Telephone No. : +65 6028 9800 Email Address: call-center@hlbank.com.sg