

HL Bank Singapore

Digital Onboarding for Business Account - User Guide

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Business Account Digital Onboarding

Section 1: Application - Landing Page

- Applicant visits HL Bank website and navigates to the Cash Management product page under Business Banking
- Applicant clicks “Apply Now” to get started

The screenshot shows the HL Bank website's landing page for the HL Premier Eight Account. The page features a navigation bar with links for CASH MANAGEMENT, LOANS & FINANCING, TRADE FINANCE, HEALTH BANKING, PROMOTIONS, and HLB CONNECTFIRST. A search bar is located on the right. Below the navigation bar, the breadcrumb trail reads "Cash Management > HL Premier Eight Account". The main content area has a light blue background with a woman in a business suit holding a red tablet. The text reads: "HL Premier Eight Account rewards you with higher interest rates to help you grow your business." Below this text is a red "Apply Now" button. At the bottom, there are three sections: "Features & Benefits" (highlighted with a red underline), "How to Apply", and "Terms & Conditions". Each section has an icon and a description: "Low Initial Deposit" (dollar sign icon), "Cheque Book & Statement" (cheque icon), and "Manage your account online" (laptop icon).

CASH MANAGEMENT LOANS & FINANCING TRADE FINANCE HEALTH BANKING PROMOTIONS HLB CONNECTFIRST

Search hlbank.com.sg

Cash Management > HL Premier Eight Account

HL Premier Eight Account rewards you with higher interest rates to help you grow your business.

Apply Now

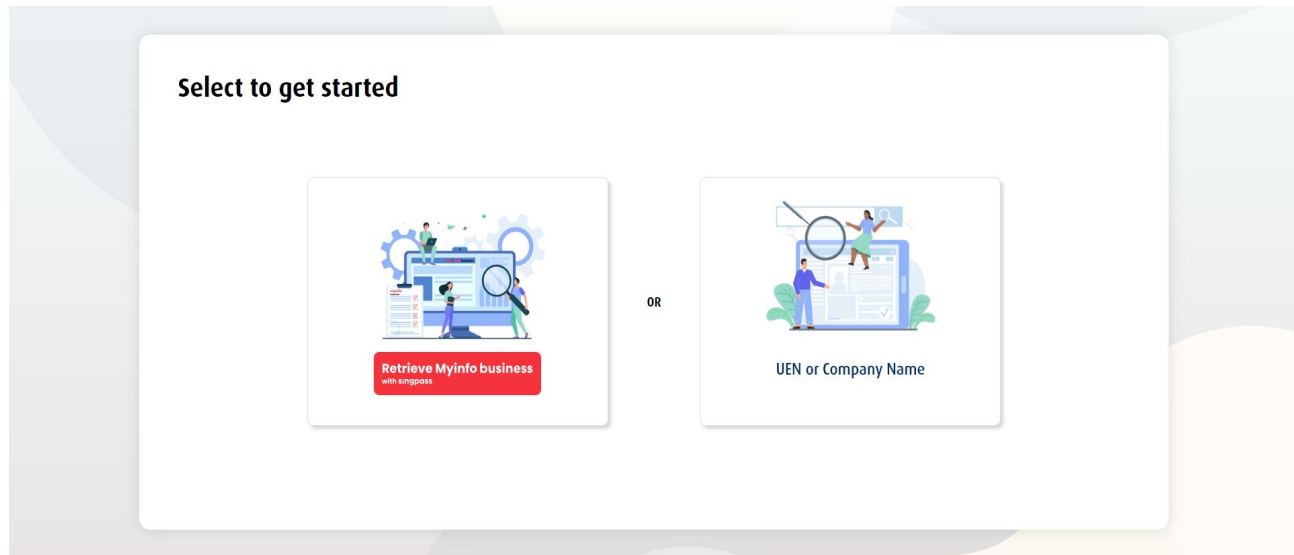
Features & Benefits How to Apply Terms & Conditions

Low Initial Deposit Cheque Book & Statement Manage your account online

Business Account Digital Onboarding

Section 1: Application - Get Started

- Applicant can select “MyInfo Business” or enter the UEN or Company Name



Business Account Digital Onboarding

Section 1: Application - Get Started via MyInfo Business

- If applicant selects “MyInfo Business”, applicant will login via Singpass.
- Applicant to provide consent for the retrieval of details from MyInfo Business

Note: The Applicant needs to fulfil the following 2 criteria in order to apply through MyInfo Business*:

- i) Have a valid Singpass account
- ii) Singpass account is tied to a valid UEN and is assigned to transact with “MyInfo Business” in Corppass

* Singapore Government Source

myinfo business

Myinfo business retrieves personal and corporate data from relevant government agencies to pre-fill the relevant fields, making digital transactions faster and more convenient.

This digital service, BCB Digital Onboarding, by H1 Bank, is requesting the following information from Singpass, for the purpose of form filling.

Personal Information	Corporate Information
› Name › Nationality › Email › Mobile Contact Number › NRIC/FIN › Date of Birth › Registered Address › Residential Status › Sex › Country of Birth › Race › Alias Name › Hanyu Pinyin Name › Hanyu Pinyin Alias Name › Pass Type › Pass Status › Pass Expiry Date	› Entity Basic Profile › Entity Addresses › Entity Shareholders › Entity Appointments › Entity Previous Names › Entity Capitals

Clicking the "I Agree" button permits this digital service to retrieve your data based on the [Terms of Use](#).

Business Account Digital Onboarding

Section 1: Application - Get started via UEN / Company Name

- If applicant selects “UEN or Company Name”, Applicant will need to identify his / her name before proceeding to the application

Let us get to know you

What's your name?

AC Aden Chan	AK Aina Kamalia	DS David Sharples
JW Jin Wong	KW Kathryn Wong	NZ Natasha Zainal
SA Samsul Aswad	ZQ Zoe Qoay	+ Add Name

Back Next

Business Account Digital Onboarding

Section 1: Application - Applicant Details

- Applicant will be shown his/her personal details and contact details for confirmation
- If contact details are not available, they will key in their details and perform an OTP verification

The screenshot displays a digital onboarding form titled "Tell us more about you". The form is divided into two columns and includes the following fields:

- Full Name:** A single text field containing "ALYSSA WONG WAI MUN".
- Spouse Name:** A single text field containing "WANG WAI MIN".
- Sex:** A dropdown menu with "Female" selected.
- Race:** A dropdown menu with "CHINESE" selected.
- Date of Birth:** A text field containing "10/06/1988".
- Place of Birth:** A dropdown menu with "Singapore" selected.
- Residential Status:** A dropdown menu with "Citizen" selected.
- Registered Address:** A single text field containing "202 TAMPINES STREET 21 #12 -22 520202 SINGAPORE".

Business Account Digital Onboarding

Section 1: Application - Entity Profile

- Details of the business profile will be auto populated from Myinfo Business or Questnet
- Applicant is able to update the business mailing address if it differs from registered entity address

The screenshot displays a digital onboarding form titled "Your Entity Profile". Below the title, a subtitle reads "Here's what we know about your business". The form is organized into several sections, each with a label and a corresponding input field:

- Registered Name of Business:** The input field contains "Certain Beauty Parlor".
- Unique Entity Number (UEN):** The input field contains "53235113D".
- Incorporation Details:** The input field contains "2006-09-08, undefined".
- Entity Type:** The input field contains "Partnership".
- Primary Business Activity:** The input field contains "BEAUTY SALONS AND SPAS (INCLUDING SLIMMING, SKIN CARE AND HAIR CARE CENTRES)".
- Secondary Business Activity:** The input field contains "MANICURE AND PEDICURE SERVICES".
- Registered Entity Address:** The input field contains "141 Market St, #1 - 0 SINGAPORE, 048944".

At the bottom of the form, there is a checkbox labeled "Mailing address is the same as registered entity address", which is currently checked. A blue "Next" button is located in the bottom right corner of the form.

Business Account Digital Onboarding

Section 1: Application - Tell Us More About Your Business

- Applicant will need to provide more details about the business
- Under ultimate beneficiary owners (UBOs), the owner / partner / director / shareholder with $\geq 25\%$ shareholding are auto-populated.
- Applicant is able to add UBO if required

Note: UBO should be an individual. If the company is owned by another corporate entity, to drill down further to individual with $\geq 25\%$ shareholding (example in next page)

Tell Us More About Your Business

Where will the funding for this account come from?

You may select more than one

Business Revenue

Income from employment

Other

What will this account be used for?

You may select more than one

Business Operations

Capital Investment

Other

What are your expected monthly payments from, and receivables to, this account?

- ☐ SGD 0 - SGD 20,000
- ☐ SGD 20,001 - SGD 50,000
- ☐ SGD 50,001 - SGD 100,000
- ☐ SGD 100,001 - SGD 250,000
- ☐ SGD 250,001 - SGD 500,000
- ☐ SGD 500,001 - SGD 1,000,000
- ☐ SGD 1,000,001 - SGD 5,000,000
- ☐ SGD 5,000,001 - SGD 10,000,000
- ☐ More than SGD 10,000,000

UBO details

We were able to retrieve some information on your company's ultimate beneficiary owners (UBOs) with 25% or more shareholding.

Please select or add all the UBOs in your company.

If none please add a key decision maker to your company.

Note: For the following company type, UBO refers to the key controlling persons:

- MCST
- Association & Society
- Non Profit Organisation
- Public Company Limited by Guarantee (PCLG)
- Company with all shareholders less than 25% shareholding

If the information is inaccurate, please update your company information in ACRA before proceeding.

Add UBO



INDIVIDUAL NAME XXXXX98...

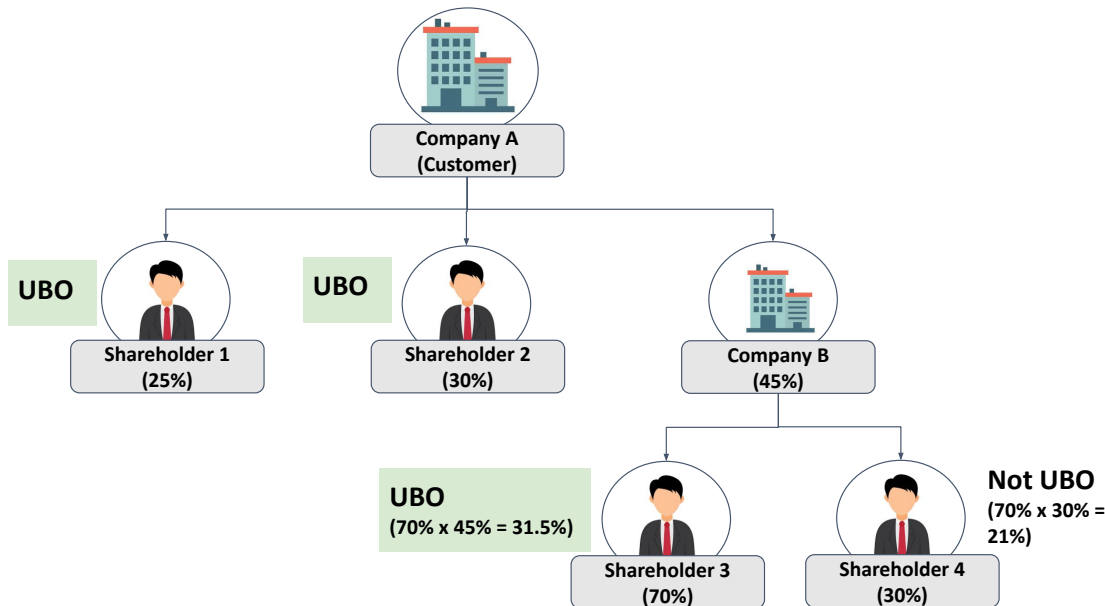
100% shareholding / ownership

Business Account Digital Onboarding

Section 1: Application - Tell Us More About Your Business

Example - Identify individual UBO if there's multiple layers of ownership for the company

To identify all individual UBO with *more than or equal to 25% shareholding*



Business Account Digital Onboarding

Section 1: Application - Personalise Your Business Account

- Applicant can select the type of business accounts required (able to select >1 account)
- If applicant chooses Fixed Deposit Account only, customer will not be signed up for HLB ConnectFirst (Internet Banking)

The screenshot shows a digital onboarding form titled "Personalise Your Business Account". Below the title, it asks "Which account would you like to open for your business?" and notes "You may select more than one". There are four selectable options arranged in a 2x2 grid: "Business Current Account", "HL Premier Eight Account", "Call Account", and "Fixed Deposit Account". Each option has a "More Details" link below it. At the bottom right of the form, there are "Back" and "Next" buttons.

Personalise Your Business Account

Which account would you like to open for your business?
You may select more than one

Business Current Account [More Details](#)

HL Premier Eight Account [More Details](#)

Call Account [More Details](#)

Fixed Deposit Account [More Details](#)

Back [Next](#)

Business Account Digital Onboarding

Section 1: Application - Personalise Your Business Account

- Once the account types are selected, customer can choose the currency and account name for each account type

Personalise Your Business Account

Business Current Account

Which currency do you need for your business account?

A business account will be created for each currency selected

SGD

☒ Account name is the same as registered business name

☐ I need a chequebook (Available in SGD only)

Call Account

Which currency do you need for your business account?

A business account will be created for each currency selected

USD

☒ Account name is the same as registered business name

☐ Receive e-statements instead of paper statements

Back Next

Business Account Digital Onboarding

Section 1: Application - Authorised Users and Contact Persons

- Applicant to select:
 - authorised users for HLB Connect First (Internet Banking)
 - authorised contact persons (key contact persons for business account related matters)
- The customer is able to add additional users and contact person by clicking on “Add Users”
 - Personal details and contact details of the added user or contact person will be required

The screenshot shows a digital onboarding interface for a business account. It features a title 'Authorised Users and Contact Personnel' and two main sections. The first section, 'Please select and add all the authorised users for your business account(s)', includes a note 'You may select more than one' and a list of users with a purple circular icon containing 'ES' and the name 'Elizabeth Smith Brown'. To the right is a button with a plus icon and the text 'Add Users'. The second section, 'Please select and add all the authorised contact personnel for your business', also includes a note 'You may select more than one' and a list of personnel with a purple circular icon containing 'BB' and the name 'Bobby Brown'. To the right is another button with a plus icon and the text 'Add Users'. At the bottom right of the form are 'Back' and 'Next' buttons.

Business Account Digital Onboarding

Section 1: Application - Personal Details

- Once the Authorised Users are chosen, the contact details of each Authorised User, Shareholder/UBO and Director will be required
- Applicant needs to select the user role for the Authorised Users
 - Basic User:
 - View account balances & transactions only
 - Payment Maker:
 - View account balances & transactions
 - Create transactions
 - Authorised Signatory
 - View account balances & transactions
 - Create, review and approve transactions
- For each user role, applicant needs to key in the preferred online banking ID (alphanumeric, 9-12 characters)

Personal Details
Please provide details of your authorised users

User Details: CHENG QI FA, HOWARD CH...

AL ANDY LAU
Director

Contact Details
Mobile Number: +65 13528198 (E.g. 13528198)
Email Address: E.g. elizabeth@gmail.com
This mobile number may be used for verification

User Roles
Assign user role for online & offline banking
Note: You may select up to 10 authorised signatories

Basic User (selected): View accounts and transactions

Payment Maker: Create transactions

Authorised Signatory: Approve transactions

Preferred Online Banking User ID: E.g. elizabeth123

☐ Receive e-statements for this user (You may select up to three users)

Back Next

Note: To select user roles for all the authorised users in all the tabs before clicking on "Next"

Business Account Digital Onboarding

Section 1: Application - Online Banking & Signing Condition

- Applicant will select the System Administrator and System Authoriser for HLB ConnectFirst
- Applicant is required to select number of authorised signatories to authorise payments

The screenshot displays a digital onboarding form titled "Online Banking". It contains the following sections:

- Appoint one system administrator** ⓘ
Can request to add, delete and manage users for HLB ConnectFirst
A selection box shows "ES Elizabeth Smith Brown".
- Appoint one system authoriser** ⓘ
Can approve requests to add, delete and manage users for HLB ConnectFirst
A selection box shows "ES Elizabeth Smith Brown".
- How many authorised signatories are required to sign to authorise payments?**
Three radio button options are present: "Any One To Sign", "Any Two To Sign", and "All To Sign".
- Assign Groups and Signing Limits**
A text input field for additional configuration.

At the bottom right of the form, there are "Back" and "Next" navigation buttons.

Business Account Digital Onboarding

Section 1: Application - Signing Conditions

- If “Assign Groups and Signing Limits” is chosen, applicant is able to customise the payment authorisation groups
- Applicant can also select “customise with the bank” and upload its own board resolution

Assign Groups and Signing Limits

How many groups would you like to create to authorise payments?

One Two Three

Customise with the bank later

Please assign authorised signatories to be in **Group A**
You may select more than one

Search for users

Please assign authorised signatories to be in **Group B**
You may select more than one

Search for users

Signing Conditions
Create your authorisation limits and select the number of approvers required from each group

Authorisation Limit	Group A	Group B	Group C
☐ Any Amount	Select	Select	Select
☒ Up to S\$ Amount	Select	Select	Select

+ Add Authorisation Limit

Back Next

Business Account Digital Onboarding

Section 1: Application - Tax Status

- Applicant will need to declare the company's tax status for FATCA and CRS

The screenshot shows a digital onboarding form titled "Tax Status". It contains two main sections: "US Foreign Account Tax Compliance ACT (FATCA)" and "Common Reporting Standard (CRS) Declaration".

Tax Status

US Foreign Account Tax Compliance ACT (FATCA)
Are you a United States ("U.S.") person or U.S. green card holder? Were you previously a U.S. person?

Below the questions are two dropdown menus, both labeled "Please select" with a downward arrow icon.

Note: Definition of "U.S. Person"
Self-certification on US tax residency status. To learn more about US tax residency [click here](#)

Common Reporting Standard (CRS) Declaration
Where does your business pay taxes? You may select more than one country/jurisdiction

Below this question are two buttons: "Singapore" and "Other".

At the bottom right of the form are two buttons: "Back" and "Next".

Business Account Digital Onboarding

Section 1: Application - Tax Status

- If the company pays tax in another country, applicant is required to fill in more information

Tax Status

Common Reporting Standard (CRS) Declaration

Where does your business pay taxes? You may select more than one country/jurisdiction

Please indicate the country where your business pays taxes

You may select more than one

 Malaysia

×

🔍

Malaysia

Tax Identification Number (TIN)

☐ No Tax Identification Number (TIN) ⓘ

[Back](#) [Next](#)

Business Account Digital Onboarding

Section 1: Application - Tax Status

- Applicant will declare the option that best describes the company

Tax Status

Is your company a financial institution?

Yes

No

Select the option that best describes your business

Active Non-Financial Entity (NFE)

Active NFE – a Government Entity or Central Bank

Active NFE – an International Organisation

Active NFE – others e.g. start-up NFE or a non-profit NFE

Passive NFE

For definitions of the terms, [click here](#)

Business Account Digital Onboarding

Section 1: Application - Tax Status

- More information is needed if Applicant selects "Active Non-Financial Entity"

Tax Status

Active NFE additional information

1. Provide the name of the established securities market on which the corporation is regularly traded. Indicate "NA" if not applicable

2. If you are a Related Entity of a regularly traded corporation, please provide:

a. The name of the regularly traded corporation that the Entity in Active NFE is Related Entity of. Indicate "NA" if not applicable

b. The name of the established securities market. Indicate "NA" if not applicable

Back Next

Business Account Digital Onboarding

Section 1: Application - Upload Documents & Signatures

- Applicant to upload the required documents and signatures of the authorised signatories and UBOs.
- Applicant can choose to upload documents later, within 30 days from application start date

The screenshot shows a web interface for uploading documents. At the top, there's a progress bar with five steps, the second of which is highlighted. The main heading is 'Upload Documents'. Below it, the first document type is 'Upload Memorandum and Articles of Association (M&A)'. A large light blue box contains a document icon and the text 'Drag and drop files, or Browse'. Below this, a 'Note:' section states: 'Please ensure that all documents submitted are in English.' A horizontal line separates this from the 'Upload signatures' section. This section specifies supported file types (PDF, JPG, PNG, max 2MB) and provides instructions on how to sign. Below the instructions, there's a specific prompt to 'Upload WONG WAI MUN's signature' followed by another 'Drag and drop files, or Browse' box. At the bottom, there are three buttons: 'Upload Later' (outlined), 'Back' (text), and 'Next' (solid blue).

Upload Documents

Upload Memorandum and Articles of Association (M&A) ⓘ

Drag and drop files, or [Browse](#)

Note:

- Please ensure that all documents submitted are in English.

Upload signatures

Supported files: PDF, JPG, PNG with max file size of 2MB.
Sign on white paper with a black or dark blue pen and upload the image.
Your signature may be used to verify your cheques.

Upload WONG WAI MUN's signature

Drag and drop files, or [Browse](#)

[Upload Later](#) [Back](#) [Next](#)

Business Account Digital Onboarding

Section 1: Application - Review Application

- Applicant can review their application details and Terms & Conditions before submitting the application
- Details filled in by applicant can still be altered before submission

Review Your Application Details

Entity Details

Incorporated Name of Business
SUSHI DON PTE LTD

Incorporation Details
11/07/2001, SINGAPORE

Registered Business Address
29 GOLDHILL AVENUE, 309016

Primary Business Activity
RESTAURANTS

Where will the funding from this account come from?
Business Revenue & Income from employment

Expected monthly transactions (Amount)
S\$ 11,030,000

Is at least 50% of your transactions in cash?
Yes

Which country contributes to 25% or more of your business revenue?
Cambodia, Croatia & Singapore

Unique Entity Number (UEN)
200104565K

Entity Type
EXEMPT PRIVATE COMPANY LIMITED BY SHARES

Trading Address
29 GOLDHILL AVENUE, 309016

Secondary Business Activity
CAFES

What will the account be used for?
Capital Investment & Business Operations

Expected monthly transactions (Volume)
1,329

Does your company have any nonreside shareholders?
No

Ultimate Beneficiary Owners (UBOs) of your company
INDIVIDUAL NAME XXXXX331A : 40% shareholding

Edit

Personalise Your Business Account

Authorised Users

User Setup

Online Banking

Tax Status

Business Account Digital Onboarding

Section 1: Application - Application Complete

- Once submitted, applicant will be led to a "Thank you" page
- Confirmation email will be sent to the applicant
- Other UBOs (if any) will receive an email to verify his identity and provide consent to the application

The screenshot shows a digital onboarding completion page. At the top left is an illustration of a person at a computer with a green checkmark. To the right, the text 'Thank you for your application' is displayed in green. Below this, two informational icons (an envelope and a gear) are shown next to text stating that a confirmation email has been sent to 'tnrahmah@hlbb.hongleong.com.my' and that customer service is available at '+65 6028 9800'. A feedback section titled 'How did you find our account opening experience today?' features five smiley face icons corresponding to ratings from '1 - Very Dissatisfied' to '5 - Very Satisfied', with star indicators below each. Below the ratings is a text input field for suggestions, labeled 'Please let us know how we can improve this experience'. A blue 'Done' button is located in the bottom right corner.

Note: Emails will be sent from HLOnline@hlbb.hongleong.com.my

Business Account Digital Onboarding

Section 2: Verification and consent by UBOs

- UBO can click on the resume application link in the email
- UBO will key in UEN and mobile number

The screenshot shows a web form titled "Resume My Application". Below the title, it says "Please provide the following details". There are two input fields: "Company UEN" with the value "67880" and "Mobile Number" with a dropdown set to "+65" and the value "98753234". At the bottom right, there are "Back" and "Next" buttons.

Resume My Application

Please provide the following details

Company UEN: 67880

Mobile Number: +65 98753234

Back Next

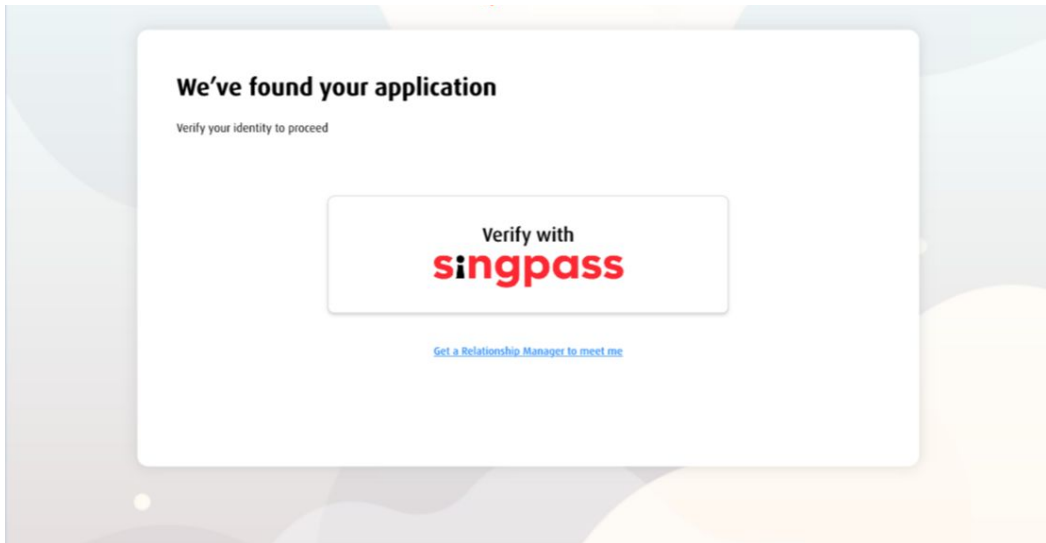
Business Account Digital Onboarding

Section 2: Verification and consent by UBOs

- Once application is found, UBO can verify with Singpass or get Relationship Manager to meet for face-to-face verification

Note: For Singpass verification

- The UBO needs to fulfil the following 2 criteria in order to verify through MyInfo Business*:
 - i) Have a valid Singpass account
 - ii) Singpass account is tied to a valid UEN and is assigned to transact with “MyInfo Business” in Corppass
- Business’ corppass admin is able to add director / UBO to corppass via following steps:
 - Log in to the Corppass Portal
 - Navigate to Users > Manage Users > Create User Account. Enter the new user's details, including their ID, email, and role.
 - Navigate to e-Service > Assign Selected e-Services (i.e. Myinfo Business)



Business Account Digital Onboarding

Section 2: Verification and consent by UBOs

- If UBO logs in with Singpass, he/she will be able to review the application details and accept or decline the application

Review Your Application Details

Entity Details

Registered Name of Business	Unique Entity Number (UEN)
Banquet Tailor	53235183E
Incorporation Details	Entity Type
2005-03-28	Business
Registered Business Address	Mailing Address
20 Cecil Street, #16 - 4 Equity Plaza, SINGAPORE, 049705	20 Cecil Street, #16 - 4 Equity Plaza, SINGAPORE, 049705
Primary Business Activity	Secondary Business Activity
SELF-OPERATED LAUNDRIES	TAILORING AND DRESSMAKING (TO INDIVIDUAL ORDER)
Where will the funding from this account come from?	What will the account be used for?
Income from employment	Capital Investment
Expected monthly transactions (Amount)	Expected monthly transactions (Volume)
S\$ 7,580,000	1,983
Is at least 50% of your transactions in cash?	Does your company have any nominee shareholders?
No	No
Which country contributes to 25% or more of your business revenue?	Ultimate Beneficiary Owners (UBOs) of your company
Singapore	WANG KAI XIN : 50% shareholding / ownership
	THIS NAME CONTAINS ALPHABETS FOR TESTING ONLY MORE THAN 60 CHARS : 50% shareholding / ownership

Business Account Digital Onboarding

Section 2: Verification and consent by UBOs

- Once UBO accepts the application, a “thank you” screen will appear

