

About HLB Connect

1. What is HLB Connect?

HLB Connect provides you with the convenience of accessing your bank accounts and performing online banking transactions through online and mobile banking.

2. What are the services available on HLB Connect?

You are able to perform the following services with HLB Connect:

Service	HLB Connect Mobile App	HLB Connect Online Banking
Check account balance and transaction history	✓	✓
Check account balance and transaction history – 8000 series accounts		✓
Perform fund transfers to: <ul style="list-style-type: none"> Your own accounts Third party HL Bank accounts 	✓	✓
Perform interbank transfers in Singapore	✓	✓
PayNow	✓	✓
Scan and Pay Instantly via PayNow QR	✓	
Add New Payee	✓	✓ (24 hours cooling period before taking effect)
Set up standing instructions	✓	✓
Place/withdraw fixed deposits		✓
Money Lock	✓	✓
Emergency Lock	✓	✓
Request new cheque books		✓
Submit a stop cheque request		✓
Update email address		✓ (24 hours cooling period before taking effect)
Change transaction limits		✓ (24 hours cooling period before taking effect)
Reset Security Questions		✓

A **24-hour cooling period** applies when you activate the Digital Token on your device. This measure restricts high-risk activities, such as increasing transaction limits, adding new payees, and changing contact details, during this period.

3. Is HLB Connect available 24 hours?

Yes, HLB Connect operates 24/7. However, we do periodically carry out maintenance on our services. During maintenance, access to HLB Connect may not be available. Please refer to the 'Important Information' section on the Login page for maintenance information.

4. Is there a fee for using HLB Connect?

There is no fee for using HLB Connect. However, standard banking charges will be applicable for certain transactions. For a list of these charges, please visit our website <https://www.hlb.com.sg>

5. How do I install HLB Connect mobile app?

You may download the HLB Connect mobile app from the official App Store (for iPhone users) or Google Play (for Android users). As a security measure, do not download the mobile app from other sites.

6. Is there a minimum requirement for my mobile device to download HLB Connect mobile app?

For iPhone users, your mobile device should be iOS14 or higher.
For Android users, your mobile device should be v10 or higher.

Register for HLB Connect

7. Who is eligible for HLB Connect?

HL Bank customers with active accounts (Current / Savings / Fixed Deposit / Personal Loan) can register for HLB Connect.

8. How do I register for HLB Connect?

Follow the steps below to get access to HLB Connect:

- i. Click on the "Register for Online Banking"
- ii. Choose between "Retrieve Myinfo with Singpass" or "Don't have Singpass?"
 - If you select "Retrieve Myinfo with Singpass?", scan the QR code to verify your identity
- iii. If you select the "Don't have Singpass?" option, a Temporary ID will be emailed to you to complete the registration or reset of your credentials.
- iv. Enter your Account Number and SMS OTP
- v. Create your username and password to login

9. What is a Temporary ID?

A Temporary ID is an initial ID email to you to complete the registration or reset of your credentials. This ID may only be used once.

10. How can I update my mobile phone number?

You may visit HL Bank or mail to us the eConnect form, click [here](#) to download form.

11. How should I construct my password for HLB Connect?

Your HLB Connect password:

- should be at least 8 digits with lower and upper case alphabets and numbers;
- should not be based on guessable information such as your user-id, personal telephone number, birthday or other personal information;
- should be kept confidential and not be divulged to anyone;
- should be memorised and should not be recorded anywhere;
- should be changed regularly or when there is any suspicion that it has been compromised or impaired; and
- should not be used for different websites, applications or services, particularly when they relate to different entities.

12. What is my default daily online transaction limit?

Your default daily online transaction limit is 1,000 SGD. To make any changes to your transaction

limits, please login into HLB Connect Online Banking > Settings > Change Transaction Limit.

Log in to HLB Connect

13. How do I log in to HLB Connect for the first time?

- a. Log in to HLB Connect mobile app
 - Enter your username and password set up during registration
 - You will then receive an SMS OTP. Enter the OTP shown on your mobile phone
 - You will then receive an Email OTP. Enter the OTP shown in the email
- b. Log in to HLB Connect via computer
 - Login using Singpass or enter the Username and Password set up during registration
 - If you haven't yet, you will then need to download the HLB Connect mobile app and login to activate your AppAuthorise digital token by following the on-screen instructions
 - If your AppAuthorise digital token is activated, you will need to authorise your login with your mobile phone by following the on-screen instructions.

14. Can I change my Password?

Yes, it is recommended that you change your Password periodically to safeguard the security of your online banking account. Select "Other Services" – "Change Password" to make the necessary Password change.

15. What if I have forgotten my Username and/or Password? What should I do?

Please reset using Singpass or select "Don't have Singpass?" option, a Temporary ID will be emailed to you to complete the registration or reset of your credentials

16. What should I do if I suspect that there has been unauthorised access to my HLB Connect account?

You are advised to:

- Contact us at +65 6028 9800 or activate the Emergency Lock immediately to suspend your HLB Connect account; and
- Log in to HLB Connect to change your Password. Select "Other Services" – "Change Password" to make the necessary Password change.

17. Can I login to HLB Connect mobile app on multiple devices?

No, you can only login to HLB Connect mobile app on one device at a time. If you wish to switch devices, on your current device, go to 'More' > 'Device' > 'Remove' and then proceed to login on your new device.

Using HLB Connect AppAuthorise Digital Token

18. What is HLB Connect AppAuthorise digital token?

HLB Connect AppAuthorise is a digital token installed in your mobile phone with our HLB Connect mobile app. It will replace your physical security token or SMS OTP required to authorise online and mobile banking transactions.

19. How can I activate AppAuthorise digital token?

You may activate your AppAuthorise digital token on your mobile phone with the following steps:

- i. Download HLB Connect app on your mobile phone
- ii. Enter your username and password to log in
- iii. Enter the SMS OTP sent to your registered mobile number
- iv. Enter the Email OTP sent to your registered email address
- v. Your AppAuthorise digital token will be fully activated in 24 hours

20. Can I continue to use the security token or SMS OTP after I have activated AppAuthorise digital token?

No, once you have activated your AppAuthorise digital token on your mobile phone, you will not be able to use your security token or SMS OTP.

21. Will I be able to start performing transactions immediately after activating AppAuthorise digital token?

For greater security, you will only be able to start performing high risk transactions 24 hours after activating your AppAuthorise digital token on your mobile phone. This is intended to protect our customers and this period cannot be shortened.

High risk transactions include adding a new payee, transferring to a new payee, updating your contact information, updating your limits, updating your password and updating your notification settings. This is applicable to both HLB Connect Online Banking and Connect app.

22. How do I authorise online transactions after activating AppAuthorise digital token?

When you request to perform a transaction on HLB Connect Online Banking, you will receive a push notification on your mobile phone with AppAuthorise digital token. Tap on the push notification to review the transaction request and then select 'Authorise'.

23. Why am I not receiving a push notification to authorise my transactions?

Please ensure there is internet connection and check if you have enabled push notifications for the HLB Connect app via the following ways:

For iOS devices:

Step 1: Access Settings > Select Notifications

Step 2: Select HLB Connect app > Turn on Notifications

For Android devices:

Step 1: Access Settings > Select Apps & Notifications

Step 2: Select Notifications > Select App Notifications

Step 3: Select HLB Connect app > Turn on Notifications

24. Can I still authorise my online transactions if I turn off the push notification?

Yes, you can authorise the online transactions by launching the HLB Connect app > select 'AppAuthorise' on the login screen > select 'Authorise' on the request screen

25. Can I use AppAuthorise digital token when I do not have internet connection?

Yes, you can generate an OTP or Transaction Code manually. Launch the HLB Connect app > select 'AppAuthorise' on the login screen > select 'One Time Password' or 'Transaction Code' as required by the on-screen instructions on your HLB Connect online banking. An OTP or Transaction Code will be generated to be entered into your HLB Connect online banking.

HLB Connect Emergency Lock

26. Can I temporarily suspend my banking accounts and HLB Connect online and mobile banking account?

Yes, if you suspect you are a victim of a fraud or scam, you can immediately lock access to your online and mobile banking account by following the steps below:

Through mobile app: Launch HLB Connect app > Select 'Emergency Lock' on the login screen > Swipe to confirm to lock your account

Through online banking: Log in with your username and password > Select 'Emergency Lock' from the menu on the left > Confirm to lock your account

Once you have activated the 'Emergency Lock' through your mobile app or online banking, your HLB Connect online would be immediately blocked and you are no longer able to log in and perform any online transactions. The bank will proceed to block your current/savings accounts and fixed deposit accounts within the next working day.

27. How do I lift the suspension on my banking accounts and HLB Connect online and mobile banking account after suspending access?

Contact us at +65 6028 9800 to request to lift the suspension.

HLB Connect Wealth Customers (8000 series accounts)

28. Why is my Account Overview look and feel different from other users when I am a Private Wealth customer?

Private Wealth customers can now view their 8000 series cash activities and time deposit on a daily basis on HLB Connect Online Banking. However, please note that these 8000-series balances and transactions data are as of previous day data.

29. How do I sign up as a HLB Connect Wealth customer?

Please be in touch with your respective Relationship Manager to get started with HLB Connect account opening.

Second Factor Authentication (“2FA”)

30. What is 2FA?

2FA is an additional layer of security used by the bank to verify customers' online identity. With 2FA, you will be required to either activate HLB Connect AppAuthorise digital token or provide a unique OTP to access personal account details and perform online transactions.

31. What is a One-Time Password (“OTP”)?

An OTP is a single-use 6-digit random number that is used for:

- registering and resetting HLB Connect;
- activating HLB Connect AppAuthorise digital token;
- changing online account settings and performing maintenance; and
- performing specific online banking transactions.

32. What is the bank's approach to 2FA for customers?

To provide flexibility and convenience, customers may activate HLB Connect AppAuthorise digital token or receive the OTP via a security device or SMS and email sent to their registered mobile number and email address.

33. How do I receive an OTP?

The SMS and email OTP is sent to your registered mobile number and email address respectively, when required.

If you have changed your mobile number or email address, please update us by visiting HL Bank or mailing the eConnect form to us. Alternatively, you can generate an OTP using your HLB Connect Mobile App.

34. Can I choose not to use an OTP for HLB Connect?

You will need the OTP to perform online banking transactions or access your account details. This is to ensure that only authorised customers can gain access their banking information.

35. What if my mobile phone is stolen / lost?

Please contact us at +65 6028 9800 to log a report in the event you lose your mobile phone. We will suspend your HLB Connect account until you have provided us with your latest mobile number.

36. Will I incur any charges for receiving the OTP via SMS?

No. The bank will pay for any outgoing SMS sent to you. You will not be charged for incoming local SMS. However, if you are receiving an SMS while travelling overseas, there may be incoming charges for the SMS depending on the country-specific telecommunications companies.

37. Can I access my HLB Connect account overseas using OTP sent via SMS?

Yes. You will be able to log on to HLB Connect from overseas.

Please ensure your mobile number is registered with the bank and is enabled to receive the SMS OTP from us.

38. I did not receive an SMS OTP after I have entered my Username and Password. Why is this so?

If you do not receive an SMS containing the OTP after entering your Username and Password, it may be due to the following reasons:

- You have not registered your mobile number with us. Please visit HL Bank or mail us the eConnect form
- You can generate an OTP using your HLB Connect Mobile App.

39. I have confirmed that my mobile number is updated and current but I am still unable to receive the OTP via SMS. What should I do?

If you are still unable to receive the OTP via SMS, it could be due to the following reasons:

- Our SMS gateway could be under maintenance and the system may be experiencing temporary downtime;
- There may be some service delays or interruptions by your mobile service providers
- Your mobile phone may be out of network coverage. Please check the signal strength on your phone and try again when there is better network coverage

Transaction Signing

40. What is Transaction Signing?

Transaction Signing is an additional layer of security used by the bank to verify customers' online identity for high risk and/or high value online transactions.

Transaction Signing requires you to digitally 'sign' transactions, and serves as an authorisation by you to ensure the authenticity of the specific online transaction.

As part of Transaction Signing, you will be required to enter a Challenge Code into the security device, after which an OTP is generated. This OTP is to be used only for the specific intended transaction that is requested.

41. How does Transaction Signing via the security token work?

When prompted for Transaction Signing, you will need to:

- Press the button on the security token;
- Enter the Challenge Code shown on the HLB Connect screen; and
- Press the button on the security token again to generate the 6-digit OTP.

If you are performing transaction signing with AppAuthorise digital token on your mobile phone, please refer to the answer to question 22 above.

42. What are the transactions which require OTP and Transaction Signing on HLB Connect Online Banking?

With AppAuthorise digital token activated

- a. If your mobile phone with AppAuthorise digital token is connected to the internet: Authenticate your HLB Connect Online Banking transactions by tapping 'Authorise' from the notification received on your mobile phone.
- b. If your mobile phone with AppAuthorise digital token does not have internet connection, please tap on AppAuthorise on your mobile phone to generate an OTP or to perform transaction signing according to the transaction type below:

Transaction Type	OTP via AppAuthorise digital token	Transaction Signing via AppAuthorise digital token
Registration / Log in		
Log in	√	
Pay & Transfer – 3rd Party Accounts and Other Accounts		
Add Favourite Account (3 rd Party Accounts in HL Bank and any accounts in other banks in Singapore)		√
3 rd Party Transfer to favourite account and any other accounts in other Banks in Singapore	√ (To other Banks in Singapore)	
Settings		
Change Online Transaction Limits		√
Update Contact Information		√
Change Password	√	
Reset Security Questions		√
Money Lock		√

Security Questions

43. What is security questions?

To safeguard you from potential fraud as well as unauthorized access and transaction, we are introducing Security Questions across both HLB Connect Online and Mobile Banking. Upon registering a new HLB Connect account or logging in, you are required to set up your Security Question. These questions will be prompted to verify your identity and you are required to answer them correctly in order to proceed with authorization.

44. How should I set up the security questions and answers if I am an existing Connect customer?

Log in to your HLB Connect Online or Mobile Banking. Upon successful login, you will be prompted to set up your security questions and answers either via a pop-up notification (if you log in via HLB Connect Online Banking) or a Security Questions screen (if you log in via HLB Connect Mobile Banking). Upon successful setup, you may proceed with your digital banking activity.

45. How can I reset my security questions once I have set them up?

- Log in to your HLB Connect Online Banking > Settings > Reset Security Questions; or
- Reset your HLB Connect access via Forgot Username/Password

Online Banking Security Tips

46. We encourage the following practices for a safer online banking experience

- Do not select the browser option for storing or retaining your user name and password;
- Do check the authenticity of the bank's website by comparing the URL and the bank's name in its digital certificate or by observing the indicators provided by an extended validation certificate;
- Ensure that the bank's website address changes from 'http://' to 'https://' and a security icon that looks like a lock or key appears when authentication and encryption is expected;
- Do not allow anyone to use or tamper with your security token;
- Do not reveal the OTP/transaction code generated by your security token to anyone;
- Do not divulge your security questions answers to anyone;
- Do check your account information, balance and transactions frequently and report any discrepancy;
- Do inform the bank immediately on the loss of your mobile phone or change in your mobile phone number.

47. What other security precautions and practices should I adopt?

- Install anti-virus, anti-spyware and firewall software on your personal computers and mobile devices.
- Update operating systems, anti-virus and firewall products with security patches or newer versions on a regular basis.
- Remove file and printer sharing in computers, especially when they are connected to the internet.
- Backup critical data regularly.
- Consider the use of encryption technology to protect highly sensitive or confidential information.
- Log off after completing an online session.
- Clear your browser cache after logging off an online session.
- Do not install software or run programs of unknown origin.
- Delete junk or chain emails.
- Do not open email attachments from strangers.
- Do not disclose personal, financial or credit card information to little-known or suspect websites.
- Do not use a computer or a device which cannot be trusted.
- Do not use public or internet café computers to access online services or perform financial transactions.

48. LINKS ON HLB CONNECT OVERVIEW & ELIGIBILITY

a. What is "Links on HLB Connect" (LINKS)?

"Links on HLB Connect" ("LINKS") allows you to link your eligible Hong Leong Bank Berhad ("HLBB") / Hong Leong Islamic Bank Berhad ("HLISB Malaysia") (collectively known as "HLB") accounts with your HL Bank Singapore ("HL Bank") accounts on HLB Connect Malaysia. This service gives you one central, unified view of all your linked accounts across both countries, providing the advantage of convenience and comprehensive financial oversight on HLB Connect or HLB Connect Malaysia.

b. What are the features and key benefits from enabling LINKS?

Once you've completed the one-time linking process on HLB Connect Malaysia, you can instantly enjoy these convenient features on HLB Connect Singapore:

- Gain access to an unified dashboard on HLB Connect Online Banking Singapore and HLB Connect Singapore App and get a consolidated view of the total balances of all your linked eligible accounts in HL Bank and HLB.
- Links Transfer: Transfer funds instantly between your own HL Bank account and your own HLB account with zero service fees*.

**Note: HL Bank reserves the right to charge fees or revise the fee from time to time in its sole and absolute discretion.*

c. Who is eligible to use the LINKS feature?

You are eligible if you are 18 years old or older, with existing eligible accounts in HL Bank and HLB and have access to both HLB Connect Singapore and HLB Connect Malaysia.

d. Which accounts are eligible for LINKS?

Only individual (single-name) accounts are eligible for linking; foreign currency accounts and joint accounts are excluded. The eligible accounts with HL Bank & HLB are as below:

HL Bank	HLBB/HLISB Malaysia
<ul style="list-style-type: none"> iSavings Account; Savings Account; and Current Account 	<ul style="list-style-type: none"> Current Account(s) exclude Foreign Currency Account (FCA); Savings Account(s) exclude 3-in-1 Junior Account and Junior Savings Account; and Daily Investment Account(s).

e. How do I link my Malaysia and Singapore accounts on HLB Connect Singapore?

The linkage process must be initiated from the HLB Connect Malaysia platform. You will be asked to authenticate the request using AppAuthorise in HLB Connect Malaysia and HLB Connect Singapore App. Once confirmed, log in to HLB Connect Online Banking Singapore for additional authorization. Once initiated from the HLB Connect Malaysia platform, the customer must:

1. Log in to HLB Connect Online Banking Singapore
2. Launch the HLB Connect Singapore App on their mobile device and authorize the login request (via AppAuthorise).
3. Agree to the Declaration and Consent for Account Linking within both the HLB Connect Malaysia and HLB Connect Singapore flow.
4. The system will then update the linkage status and sync across both countries.
5. Upon successful linking, customers will also be able to view their eligible HLB account(s) when they log in to HLB Connect Singapore.

Note: For customers with an existing HL Bank account, please ensure you update your identification document details maintained with HLB (eg: Malaysian NRIC, Singapore Passport No.) with HL Bank. You can update your details by calling the support line or visiting a branch:

- *If calling from Singapore/Overseas: +65 6028 9800*
- *In-Person: Visit the HL Bank Singapore branch for maintenance of personal details.*

f. Can I view my joint accounts from HLB on my HLB Connect Singapore App once linked?

No. The LINKS view is strictly designed to display only individual (single-name) Current Account/Savings Account (CASA) accounts for simplicity and security. Joint accounts are specifically excluded from the unified dashboard view.

g. If I switched my account from an individual account to a joint account, will I still be able to view and transfer funds using “Links on HLB Connect”?

A7: Your joint account can no longer be viewed as this service does not support joint accounts.

h. Where can I find the Links feature on HLB Connect Singapore?

A new menu item called “Links on HLB Connect” will be added to the homepage menu list. If your accounts are not linked, please visit HLB Connect Malaysia to perform the linkage. For customers with an existing HL Bank account, please ensure you update your identification document details maintained with HLB (eg: Malaysian NRIC, Singapore Passport No.) with HL Bank. You can update your details by calling the support line or visiting a branch:

- **If calling from Singapore/Overseas: +65 6028 9800**
- **In-Person: Visit the HL Bank Singapore branch for maintenance of personal details.**

i. How do I unlink my accounts if I no longer want to view my accounts in HLB Connect Singapore?

A9. Unlinking can be initiated from HLB Connect Singapore by clicking the **"Unlink Account"** button on the HLB Account overview screen. The unlinking service is instant and the single view of account balances will be removed from both HLB Connect Malaysia and HLB Connect Singapore. You will no longer see your overseas accounts in the unified dashboard once you have opted to unlink the accounts.

49. LINKS TRANSFER

a. What types of fund transfers does LINKS support from my HL Bank account?

The LINKS service only supports instant transfers between your own linked accounts. Transfers can be made from your HL Bank account to your eligible HLB account(s) and vice versa.

b. Can I use LINKS to transfer funds to another person's account in Malaysia?

No. The fund transfer capability is exclusively designed for instant transfers between your own linked HL Bank and HLB accounts.

c. Is there a transaction limit for transfers made from Singapore to Malaysia?

Yes. The transaction limits that apply for LINKS Transfer - Malaysia are as below:

Daily Accumulated Limit	Single Transaction Limit
<ul style="list-style-type: none"> Maximum: S\$ 50,000.00 Default: S\$ 10,000.00 	<ul style="list-style-type: none"> Maximum: S\$ 50,000.00 Minimum: S\$ 10.00

d. How long does the transfer take?

The transfer is instantaneous. Successful transfers are immediately reflected and available in your own linked account.

50. ACCOUNT MANAGEMENT & SERVICING

a. Can I view a history of my transfers and link requests?

Yes, you can view the history of your transactions and setting changes (link/unlink requests) effected within the previous 30 days:

- On the HLB Connect Singapore platform, the history section will show events such as “Links Transfer - Malaysia”.
- A dedicated View Settings History menu in HLB Connect Singapore allows you to retrieve records on linking or unlinking status changes.

b. If my personal particulars change, do I need to update both HLB and HL Bank?

Yes. If there are changes to your details (such as address, contact information, identification or tax residency), please update HL Bank and HLB separately as soon as possible by contacting the respective support line as below or visit the HL Bank or HLB branch for an update:

- For HL Bank: +65 6028 9800 (if calling from Singapore/overseas)

c. I'm a Malaysian and currently do not hold a HL Bank account, am I able to open a HL Bank account online?

Yes, you can open a HL Bank iSavings Account through our online application process at www.hlbank.com.sg/isa:

	Category	Options
a	Singpass Holders	Apply online instantly via MyInfo with your Singpass access
b	Existing HLB/HLISB primary accountholder <ul style="list-style-type: none"> Malaysian who is 18 years old and above, with an active single-name current/savings account in HLB/HLISB Malaysia Must hold a valid Malaysian Blue NRIC Must have valid and active access to HLB Connect Malaysia. Joint accounts are excluded from this eligibility requirement. 	Apply through HLB Connect Malaysia with successful login verification using your HLB Connect Malaysia credentials

d. I encountered this error message “Unfortunately, your application could not be processed because you did not meet the preliminary eligibility criteria. Please review the requirements for details (1640).” during my application. What should I do?

Please check that you meet all the criteria stated under 50 (c). If you confirm that you meet all the above criteria but still receive the error message, please contact the HL Bank: +65 6028 9800 Call Centre for assistance.