

“LINKS ON HLB CONNECT” FREQUENTLY ASKED QUESTIONS (FAQ)

A. LINKS ON HLB CONNECT OVERVIEW & ELIGIBILITY

Q1. What is "Links on HLB Connect" (LINKS)?

A1. "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.

Q2. What are the features and key benefits from enabling LINKS?

A2. 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.*

Q3. Who is eligible to use the LINKS feature?

A3. 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.

Q4. Which accounts are eligible for LINKS?

A4. 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).

Q5. How do I link my Malaysia and Singapore accounts on HLB Connect Singapore?

A5. 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.*

Q6. Can I view my joint accounts from HLB on my HLB Connect Singapore App once linked?

A6. 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.

Q7. 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.

Q8. Where can I find the Links feature on HLB Connect Singapore?

A8. 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.

Q9. 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.

B. LINKS TRANSFER

Q10. What types of fund transfers does LINKS support from my HL Bank account?

A10. 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.

Q11. Can I use LINKS to transfer funds to another person's account in Malaysia?

A11. No. The fund transfer capability is exclusively designed for instant transfers between your own linked HL Bank and HLB accounts.

Q12. Is there a transaction limit for transfers made from Singapore to Malaysia?

A12. 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

Q13. How long does the transfer take?

A13. The transfer is instantaneous. Successful transfers are immediately reflected and available in your own linked account.

C. ACCOUNT MANAGEMENT & SERVICING

Q14. Can I view a history of my transfers and link requests?

A14. 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.

Q15. If my personal particulars change, do I need to update both HLB and HL Bank?

A15. 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)
- For HLB: +603 7626 8899

Q16. I’m a Malaysian and currently do not hold a HL Bank account, am I able to open a HL Bank account online?

A16. 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



Q17. 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?

A17. Please check that you meet all the criteria stated under A16 (b). If you confirm that you meet all the above criteria but still receive the error message, please contact the HLB Malaysia Call Centre at +603-76268899 for assistance.

Q18. My HL Bank Singapore account application is successful and I have received an email with my account details but why am I still unable to send or receive funds?

A18: Your HL Bank Singapore account application is successful and is currently pending verification. We will contact you within 1 to 3 business days. A confirmation email will be sent once verification is complete.

In the meantime, you may complete your set up within the HLB Connect Singapore app and view your accounts. However, please note that you will not be able to send or receive funds until your account has been verified.