FREQUENTLY ASKED QUESTIONS (FAQ)

1) What is HL Connect BIZ?
HL Connect BIZ is HLBB’s Corporate Internet Banking platform.

2) What are the features in HL Connect BIZ?
The features available in HL Connect BIZ are
- Inquiry functions - check account balance, download statements, check Merchant accounts
- Payment functions - transfer funds, pay bills, perform payroll/bulk payments
- Statutory payments - EPF, LHDNM, SOCSO, etc
- Remittance
- Others

3) Which customers are eligible for HL Connect BIZ?
HL Connect BIZ will be extended to Business customers only (Companies/ Partnerships/ Professionals/ Associations/ Clubs/ Societies and Government who open corporate accounts with HLB/ HLISB). All individual customers will use HL Connect.

4) How and where can customers subscribe for HL Connect BIZ?
Customers can subscribe for HL Connect BIZ at branches by completing the Connect BIZ application form.

5) How much are fees for HL Connect BIZ?
e-Payment Fees and Charges

<table>
<thead>
<tr>
<th>One Time Charge</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Authorizer’s Token (min. 1)</td>
<td>RM50 per unit</td>
</tr>
<tr>
<td>Standard token charges apply if replacements are requested</td>
<td>System Authorizer tokens are available upon request and are subject to standard token fees and charges.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Recurring Charges</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Subscription Fee</td>
<td>RM15.90 per month</td>
</tr>
<tr>
<td>Annual Token Maintenance Fee</td>
<td>RM10.60 per device</td>
</tr>
<tr>
<td>Intrabank Transfer</td>
<td>No Charge</td>
</tr>
<tr>
<td>Interbank GIRO (IBG)</td>
<td>RM0.11 per transaction</td>
</tr>
<tr>
<td>* RENTAS</td>
<td>A: RM5.30 per transaction</td>
</tr>
<tr>
<td></td>
<td>B: RM2.12 per transaction</td>
</tr>
<tr>
<td>Foreign TT</td>
<td>RM26.50 per transaction (excl. Cable Charges)</td>
</tr>
<tr>
<td>SMS Notification</td>
<td>RM0.21 per SMS</td>
</tr>
<tr>
<td>EPF</td>
<td>No Charge</td>
</tr>
<tr>
<td>SOCSO</td>
<td>No Charge</td>
</tr>
<tr>
<td>LHDN</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

*RENTAS A: Applicable to companies classified as non-SME/SMI
*RENTAS B: Applicable to companies classified as SME/SMI
Note: The Bank reserves the right to accept/decline the application or revise the fees and charges

Optional

| Off-site Implementation/Training (Over the phone) | No Charge |
| Off-site Implementation/Training                | Min. RM300 per visit (excluding GST) |
6) How long is the processing time Connect BIZ subscription?
The processing time for Connect BIZ will be about 3 working days for new Connect BIZ customers.

7) What is the service availability?
The service is available 24x7 inclusive of Public Holidays.

8) Can I access the service from overseas?
Connect BIZ can be accessed while you are at overseas as long as you have access to the Internet.

9) What should I do if I forget my ID and/or Password?
If you are the Company user with ID and password granted by your Company System Administrator and System Authorizer, you should request them to reset your ID and password. However, if you are the Company System Administrator or System Authorizer, you should fill up the System Administrator & System Authorizer’s ID maintenance Form and fax to us for processing.

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

11) What if I key in 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/ Authorizer, please download and complete System Administrator & System Authorizer’s ID Maintenance Form and fax the form to us for processing. For Company Users (e.g. you have access to check balances or make payments), please request your Company System Administrator and System Authorizer to reactivate your password.

12) What should I do if I want to add a New Account?
You are required to complete the Service Request Form and submit to your home branch of the principle account specified in the Connect BIZ Application Form for processing.

13) What should I do if I want to add Subsidiary’s Account?
You are required to complete the Service Request Form and submit with your subsidiary’s Certified Extract of Directors Resolution, latest Form 49 and Form 24 (or corresponding forms) to your home branch of the principle account specified in the Connect BIZ Application Form for processing.

14) What is the role of System Administrator and System Authorizer?
System Administrator is an individual who creates and configure User ID for Company User that will perform account inquiry via online. System Authorizer is an individual who authorize the creation and configuration done by System Administrator.
15) What should I do if I want to add/delete System Administrator(s)/Authorizer(s)?

You are required to complete the Add or Delete Admin ID User Form and submit with the photocopy of IC of that person (for newly appointed System Administrator/Authorizer) to your home branch of the principle account specified in the Hong Leong Connect BIZ Application Form for processing.

16) What are the security measures in Connect BIZ?

The below are the security features in Connect BIZ:

- 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.

17) What are the minimum system requirements for using Connect FIRST?

We suggest the following as the minimum system requirements:

- Pentium PC (233 MHZ) or better
- Windows XP Service Pack 3 or better
- Microsoft Internet Explorer 9 or above
- Google Chrome version 22 or above
- Mozilla Firefox version 23 or above
- Safari version 7 or above
- Opera version 12 or above

18) Who do I contact in the Bank when assistance is required?

Please contact Customer Helpdesk (available at Connect BIZ login page)
Telephone No.: +603-7661 7777
Email Address: cmp@hlbb.hongleong.com.my