FREQUENTLY ASKED QUESTIONS (FAQ)

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1. **What is Hong Leong ConnectFirst?**
   HL ConnectFirst is HLBB’s Corporate Internet Banking platform.

2. **What are the features in HL ConnectFirst?**
   The features available in HL ConnectFirst are
   - Account Management
   - Payments
   - Collections
   - Liquidity Management
   - Trade
   - Treasury

3. **Which customers are eligible for HL ConnectFirst?**
   HL ConnectFirst 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 ConnectFirst?**
   Customers can subscribe for HL ConnectFirst at branches by completing the HL ConnectFirst application form.

5. **How much are fees for HL ConnectFirst?**

   **Fees and Charges**

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

<table>
<thead>
<tr>
<th><strong>Recurring Charges</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Subscription Fee</td>
<td>RM15* per month</td>
</tr>
<tr>
<td>Annual Token Maintenance Fee</td>
<td>RM10 per device</td>
</tr>
<tr>
<td>Intrabank Transfer</td>
<td>No Charge</td>
</tr>
<tr>
<td>Interbank GIRO (IBG)</td>
<td>RM0.10 per transaction</td>
</tr>
<tr>
<td>** RENTAS</td>
<td>A: RM5.00 per transaction</td>
</tr>
<tr>
<td></td>
<td>B: RM2.00 per transaction</td>
</tr>
<tr>
<td>Foreign TT Malaysia to Singapore :</td>
<td></td>
</tr>
<tr>
<td>(a) Amount equivalent to RM 5,000 or below</td>
<td>RM 12.00 per transaction (excluding commission RM 2.00)</td>
</tr>
<tr>
<td>(b) Amount above equivalent of RM 5,000</td>
<td>RM 12.00</td>
</tr>
</tbody>
</table>
Foreign TT Malaysia to other currencies:

(a) Amount equivalent to RM 5,000 or below
(b) Amount above equivalent of RM 5,000

<table>
<thead>
<tr>
<th>Lembaga Tabung Haji</th>
<th>EPF</th>
<th>SOCSO</th>
<th>IRB Ref</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM 25.00 per transaction (excluding commission RM 2.00)</td>
<td>RM 25.00</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>RM0.50 per transaction</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

*Subject to monthly accumulated transaction charges (e-Payment) of RM15 and above.

**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 | Max. RM300 per visit |

Charges exclude GST unless specifically mentioned

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

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

8. **Can I access the service from overseas?**
   HL ConnectFirst 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 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.

If you require further assistance, please contact us at +603 7661 7777 during office hour or email us at cmp@hlbb.hongleong.com.my

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 SR01 System Administrator & System Authorizer’s ID Maintenance Form and email/fax the form to us at cmp@hlbb.hongleong.com.my for processing. For 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.

If you require further assistance, please contact us at +603 7661 7777 during office hour or email us at cmp@hlbb.hongleong.com.my

12. What should I do if I want to add a New Account?
You are required to complete the SR03 Service Request Form and and email/fax the form to us at cmp@hlbb.hongleong.com.my 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 HL ConnectFirst 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 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 SR04 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 ConnectFirst Application Form for processing.

16. What are the security measures in HL ConnectFirst?
The below are the security features in HLConnectFirst
- 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 store in audit logs.
• Secured login with user ID, Security Phrase and encrypted password.
• Security token is required for transaction approval.

17. What are the minimum system requirements for using ConnectFirst?
We suggest the followings 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 HL ConnectFirst login page)
Telephone No. : +603-7661 7777
Email Address: cmp@hlbb.hongleong.com.my

Hong Leong ConnectFirst Mobile App (eToken)

1. What is Hong Leong ConnectFirst Mobile App
Hong Leong ConnectFirst Mobile App enable the user to register for electronic
token(eToken) in their smartphone instead of using physical token.

2. What do I need to do to get eToken?
You are required to complete the Service Request Form (SR05- Token Replacement) and
submit to your home branch of the principle account specified in the HL ConnectFirst
Application Form for processing. After the application is processed, you can simply
download the latest version of the Hong Leong ConnectFirst Mobile App in Apple AppStore
or Google Playstore and login with your credentials and SMS OTP.

If you have not logged in to Hong Leong ConnectFirst before, please login on the desktop
to activate your user access and set your login password before you access Hong Leong
ConnectFirst Mobile.

3. What are the prerequisites for eToken?
Hong Leong ConnectFirst Mobile App and eToken can only be installed on non-jailbroken/
non-rooted phones for your protection.

For verification purposes, you will also require a SMS OTP registered with Hong Leong.

4. How to I use the eToken?
The etoken can be used in 2 modes:
QR Code: You can use the etoken as a replacement of the physical token. In other words, use it as a smartphone app to generate the login code and the response during transaction approval via scanning QR Code.

Mobile Notification Authentication: Confirm your login and transaction authorization by clicking on the Mobile Notification sent by Hong Leong ConnectFirst.

5. Can I use eToken and Physical Token at the same time?
   No. Upon changing to eToken, your physical token will be unassigned from the user. You can use only a single type of security device at a time.

6. Is eToken secured?
   Yes, the technology used for eToken has been thoroughly tested and the tests did not find any vulnerabilities. For added security, the token is protected by Face ID or a 6-digit PIN on devices. eToken is also restricted to only one device at a time. This means that if you are unable to simply install on another device until the original device gets de-activated.

   While eToken is secure, as a good security practice please make sure that you do not disclose your login credentials with others.

7. What if I forget my PIN for my eToken?
   Reset your eToken by accessing to Burger Menu > Security & Devices > Reset PIN.

   Alternatively, contact system administrator or bank to deactivate the eToken. Uninstall the App and re-install the Hong Leong ConnectFirst App.

8. What should I do if I lose my phone?
   If you lose your phone, as a precaution you should deactivate the existing eToken. This is done by informing to the bank or system administrator. Your previous eToken will automatically be deactivated. You can now only use eToken on the new device.

   Rest assured that your eToken account is still fully secured as your eToken is secured by a PIN/Face ID.

   Do call our Bank Support Centre if you require any further assistance.

9. What should I do if I my phone stolen?
   If you lose your phone, as a precaution you should deactivate the existing eToken. This is done by informing to the bank or system administrator. Your previous eToken will automatically be deactivated. You can now only use eToken on the new device.

   Rest assured that your eToken account is still fully secured as your eToken is secured by a PIN/Face ID.

   Do call our Bank Support Centre if you require any further assistance.

10. Can I register eToken on multiple devices?
    No. eToken can only be installed on 1 device at any time.
11. What do I do when I have a new device?
   Deactivate your eToken in previous device by accessing to Burger Menu > Security & Devices > Deactivate Devices.
   Install the Hong Leong ConnectFirst Mobile App in your new device.
   Login the credential in your new devices and provide the SMS OTP to activate the eToken

12. What should I do if my employee is resigning?
   His/her ID access should be terminated. You can request the System Administrator or bank to delete the user.
   You should also ensure that your employee does the following:
   Delete the Hong Leong ConnectFirst Mobile App in their device
   Ensure that the employee no longer has access to both the registered email and mobile device to prevent re-installation.