

**FAQ : Online Overseas Telegraphic Transfer Campaign
22 February 2020 – 31 July 2020**

	Question	Answer
GENERAL		
1.	When is the campaign period?	From 22 February 2020 to 31 July 2020, inclusive of both the dates.
2.	Can all customers participate in the campaign?	All customers who perform OTT via Hong Leong Connect, Hong Leong ConnectFirst or Hong Leong Connect BIZ are entitled to the OTT fee waiver. However, only customers who perform OTT via corporate internet banking (Hong Leong ConnectFirst or Hong Leong Connect Biz) are entitled to the preferential rates in addition to the fee waiver.
3.	If my company is not a corporate internet banking user, how can we participate?	Non-CIB business customers must subscribe to Hong Leong ConnectFirst and start performing online OTT. Go to our webpage, download and complete the application form as required: https://www.hlb.com.my/en/business-banking/connect-biz/register-security-tips.html
4.	Is Sole Proprietor/Partnership eligible for the preferential rates?	Yes, if they are subscribed to any of the CIB platforms.
MECHANICS		
5.	Are all online OTT transactions entitled to the fee waiver?	Yes, all online transaction made by Hong Leong Connect, Hong Leong ConnectFirst or Hong Leong ConnectBIZ are entitled to fee waiver.
6.	Is there a maximum limit on how many transaction I can make to qualify for the fee waiver?	No, you can make as many online OTT transactions and each of those will still be entitled to a fee waiver for the duration of the campaign.
7.	What is the OTT fee waiver that the campaign is referring about?	We are referring to the cable charges (up to RM25 per transaction, depending on currency) – that is the fee to be waived.
8.	Are all online OTT transactions entitled to the preferential rates?	No, only online OTT transactions via CIB (Hong Leong ConnectFirst or Hong Leong ConnectBIZ) are entitled to preferential rates. OTT transactions made by Hong Leong Connect is entitled to the internet rates.
9.	What is preferential rates?	On normal circumstances, preferential rates are only given to customers with transaction size more than Ringgit Malaysia Thirty Thousand (RM30,000). However, for the duration of this Campaign, it is given to all customers who use CIB for online OTT.
10.	Does the preferential rates cover for all currencies?	No, but it covers most of the major currencies. For more information, please refer to: https://www.hlb.com.my/en/global-markets/forex-rates.html

11.	I initiated the online OTT transaction on 30 July 2020 but my payment authorizer only approves it on 1 August 2020. Does this transaction still qualify for the campaign?	No, only successfully approved and executed transaction by the end of the campaign period qualifies.
12.	My online OTT transaction was approved at 2:00 p.m. on 31 July 2020. Does this qualify for the campaign?	Kindly observe all guidelines related to online OTT transactions. We recently announced that all transactions submitted (with required documentations) before 1:00 p.m. shall be processed on the same working day. In this case, your transaction approved after 1:00 p.m. will not qualify.