



FREQUENTLY ASKED QUESTIONS: HLB CONNECT LITE

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1. What is HLB Connect Lite?

If you have been holding back on getting into digital banking due to security concerns, HLB Connect Lite might just be what you need.

HLB Connect Lite is a **simplified version** of HLB Connect Online (internet banking) and HLB Connect App (mobile banking) called **HLB Connect Online Lite** or **HLB Connect App Lite** (collectively known as "**HLB Connect Lite**").

With HLB Connect Lite, you can only **make payments and transfers to your approved favourite** accounts/recipients/billers, with a limit of **up to RM10,000** per transaction.

Getting started is easy:

- Visit your nearest HLB branch and request for HLB Connect Lite;
- Set up your favourites either in person at HLB branch or online via HLB Connect Lite, and visit your nearest HLB branch for authentication.

Please note: HLB Connect Lite is only available to users aged 18 and above.

2. Is HLB Connect Online Lite and HLB Connect App Lite using a separate Internet banking platform or mobile banking app from the full version of HLB Connect Online and HLB Connect App?

No, both version of HLB Connect Lite and HLB Connect can be accessed using the same Internet Banking website URL and mobile banking app:

- Access HLB Connect Lite or HLB Connect Online at www.hongleongconnect.com.my
 using compatible/supported Internet browser. To check on minimum browser requirement, visit: www.hongleongconnect.com.my
 using compatible/supported Internet browser. To check on minimum browser requirement, visit: www.hongleongconnect.com.my
- Access HLB Connect App Lite or HLB Connect App by downloading HLB Connect App from the official app stores into your mobile device.

Please note: You can only be on one (1) version at any given time. To switch from one version to another, you can submit your request at any HLB branch near you.

3. How do I get access to HLB Connect Lite?

(a) For Non-HLB Connect customers

- Step 1: Visit any HLB branch and register for HLB Connect Lite;
- **Step 2:** Before you leave,
 - Request to add your favourite accounts/recipients/billers*. Your request will need to be approved at the branch before you can transact.
 - Review your online transaction limit for HLB Connect Lite. Any changes to your limit can only be done at the branch.

*Please note: Refer to <u>FAQ 6</u> for a list of information you will need to bring with you to the branch for adding a favourite.

(b) For existing HLB Connect users

• Step 1: Visit any HLB branch and request to switch to HLB Connect Lite;





- Step 2: Before you leave,
 - Request to add your favourite accounts/recipients/billers*. Your request will need to be approved at the branch before you can transact.
 - Review your online transaction limit for HLB Connect Lite. Any changes to your transaction limit can only be done at the branch.

*Please note:

- Refer to <u>FAQ 6</u> for a list of information you will need to bring with you to the branch for adding a favourite.
- Your existing favourite accounts/recipients/billers before you switch to HLB Connect Lite will remain until you delete them. Deletion of favourite account/recipient/billers can be done online and does NOT require authentication or approval at the branch.

4. What services or features are available on HLB Connect Lite?

Transfers/Payments	New Placement
 Own Account Transfer: Current or Savings Account/-i Credit Card Loan or Financing Account/-i Transfer to Others: 3rd Party HLB Account DuitNow to Account IBG DuitNow to Mobile/Other ID Bill Payment QR Pay 	 Online Fixed Deposit/-i Unit Trust Subscription & Investment
Reload	Others
 Prepaid Reload Junior Debit Card Reload 	 Add/Edit Favourite View Transaction Activities Manage Standing Instruction (SI) View Application Status

For an enhanced online banking experience, we recommend upgrading to the full version of HLB Connect instead. View the list of services and features available on the full version of HLB Connect at www.hlb.com.my/connect

5. What are my transaction limits for HLB Connect Lite?

With the exception of QR Pay and Prepaid Reload, you can only make transfer and payment to a favourite recipient/account/biller, for up to RM10,000 per transaction, and up to your combined maximum daily transaction limit.

Transaction Types	Transaction Limit
Transfer/Payment to own account: - Current or Savings Account/-i - Credit Card - Loan or Financing Account/-i	Max RM10,000 per transaction





 Transfer/Payment to others: 3rd Party HLB Account DuitNow to Account IBG DuitNow to Mobile/Other ID 	Max RM10,000 per transaction and to your approved favourite account/recipient only
Bill Payment	Max RM10,000 per transaction and to your approved favourite biller only
Prepaid Reload	Max RM200 per day and to your approved favourite prepaid reload service provider
Junior Debit Card Reload	Max RM5,000 per day
QR Payment	Max RM250 per day
Online Fixed Deposit/-i - New Placement	Max RM10,000 per transaction
Unit Trust & Investment - New Subscription	Max RM10,000 per transaction

6. How do I add a favourite account/recipient/biller?

(a) On HLB Connect App Lite (mobile banking)

- **Step 1:** Tap 'Menu', 'Add/Delete Favourite' and select the transaction type to add a favourite e.g. 'Mobile/Other IDs' / 'Accounts' / 'Billers' / 'Prepaid Reload';
- Step 2: Tap 'Add Favourite' and input your recipient/account/biller details;
- **Step 3:** Once your request to add a favourite has been submitted, you will need to visit any of our branches for authentication.

(b) On HLB Connect Online Lite (internet banking)

- **Step 1:** Under 'Pay & Transact', select 'Add/Delete Favourite' for 'Transfer to Others' / 'Bill Payment' / 'Reload Services';
- Step 2: Input your recipient/account/biller details;
- **Step 3:** Once your request to add a favourite has been submitted, you will need to visit any of our branches for authentication.

(c) At the branch

- (i) If you have already added a favourite via the app or online, please inform our branch staff that you want to authenticate your HLB Connect Lite favourites.
- (ii) If you are adding a favourite at the branch, please prepare the following information in the table below before going to the branch, as you will need these to add a favourite.

Information to prepare before going to the branch

Transfer to Others – Account Number	Transfer to Others – Mobile/NRIC/Passport Registration Number
 Recipient's Account Number Recipient's Bank Name Recipient's Account Type (e.g. Current/Savings, Credit Card, xxx) Nickname 	 Recipient's Mobile/NRIC/Passport/Business Registration Number Recipient's Bank Name Nickname
Bill Payment	Prepaid Reload
(i) For JomPAY Billers - Biller Code - Ref-1 - Nickname	 Service Provider Mobile Phone Number Nickname





Information can be obtained from w	Nur l
bill/invoice:	
Biler Code: 1282 Ref : 0124007552406 Torrer, Swings or Credit Card account Miler	
GRAND TOTAL: RM160.80	
(ii) For Non- IomPAV Billors	
(ii) <u>FUI NUII-JUIIIFAT DIIIEIS</u>	
 Biller/Merchant Name 	
- Bill Account Number	
- Nickname	

Please note: You DO NOT need to visit the branch if you are deleting an approved favourite from your existing list on HLB Connect Lite.

- 7. If I change my mind, can I upgrade to the full version of HLB Connect? Yes, you can. To switch between the two versions, you will need to request at the branch.
- 8. Can I have access to both HLB Connect Lite and the full version of HLB Connect? No, you can only use one version at any given time.