

## Frequently Asked Questions (FAQs)

### “Links on HLB Connect”

Last updated: 12 January 2026

#### **Q1. What is “Links on HLB Connect”?**

A1. "Links on HLB Connect" allows you to link your HL Bank Singapore Accounts with eligible HLB Malaysia Accounts. 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.

#### **Q2. What are the features and key benefits from enabling “Links on HLB Connect”?**

A2. Once you've completed the one-time linking process, you can instantly enjoy these convenient features on HLB Connect:

- Effortlessly view and access your linked eligible HLB Malaysia Account and HL Bank Singapore Account balances through a unified financial dashboard.
- Enjoy instant fund transfers between your own linked eligible HLB Malaysia Account and HL Bank Singapore Account (and vice versa) with zero fees.
- Enjoy the flexibility to store Singapore Dollars (SGD) and convert it at your convenience when transferring and receiving SGD between your linked Multi-Currency Feature (MCF) enabled HLB Malaysia Account and HL Bank Singapore accounts.

#### **Q3. Which accounts are the eligible HLB Malaysia Account?**

A3. The eligible HLB Malaysia Account are your personal individual accounts with Hong Leong Bank Berhad (HLB) and Hong Leong Islamic Bank Berhad (HLISB), including:

- 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).

#### **Q4. Who is eligible to enable “Links on HLB Connect”?**

A4. You are eligible if you are 18 years old or older and have access to both HLB Connect and HLB Connect Singapore. For clarity, HLB Wallet account holders aged 12 years old to 17 years old are not eligible to enable the “Links on HLB Connect”.

#### **Q5. How do I enable “Links on HLB Connect” and how do I perform account linking?**

A5. To enable “Links on HLB Connect”, you will first need to have access to both HLB Connect and HLB Connect Singapore.

You can perform the account linking process via the HLB Connect Online or the HLB Connect App.

For a step-by-step guide with visuals, please refer to the following link:

<https://www.hlb.com.my/links-my>

(Upon successful linking, customers will also be able to view their linked eligible HLB Malaysia Account(s) when they log in to HLB Connect Singapore.)

**Important Note:**

For Malaysian residents with an existing HL Bank Singapore account, please ensure you update your NRIC details by calling the dedicated Malaysia-Singapore support line at 03-76268883 in order for your account to be linked.

*Alternatively, you may contact the HL Bank Singapore hotline at +65 6028 9800 or visit the HL Bank Singapore branch.*

**Q6. Can I link my HLB Cambodia, HLB Hong Kong or HLB Vietnam account to HLB Malaysia Account?**

A6. “Links on HLB Connect” only supports linking with HL Bank Singapore Accounts. Other regional accounts are not yet eligible.

**Q7. Can I unlink my account?**

A7. Yes, you can perform the account unlinking process via the HLB Connect Online or the HLB Connect App.

For a step-by-step guide with visuals, please refer to the following link:

<https://www.hlb.com.my/links-my>

**Q8. Will I be able to re-link an account that has been unlinked?**

A8. Yes, you can re-link your account even if you have unlinked it before.

**Q9. Can I make a direct transfer of SGD held in my MCF enabled HLB Malaysia Account to my linked HL Bank Singapore Account?**

A9. Yes, you can transfer your SGD from your HLB Malaysia MCF enabled account to your own HL Bank Singapore Account (and vice versa).

**Q10. Does “Links on HLB Connect” support fund transfers from my eligible HLB Malaysia Account to another person’s HL Bank Singapore Account?**

A10. No. You can only transfer from your individual eligible HLB Malaysia Account to your individual HL Bank Singapore Account and vice versa.

**Q11. Can I use “Links on HLB Connect” to transfer funds from my eligible HLB Malaysia Account to my personal non-HL Bank Singapore Account?**

A11. The fund transfer capability within “Links on HLB Connect” is exclusively designed for instant transfers between your own linked eligible HLB Malaysia Account and your own HL Bank Singapore Account (and vice versa). Transfers to external, non-HL Bank Singapore accounts are not supported.

**Q12. How long will it take for the funds to be credited to the recipient's account?**

A12. The transfer is instantaneous. Successful transfers made through “Links on HLB Connect” are real-time and will be immediately reflected and available in your own linked account.

**Q13. What is the transaction limit?**

A13. The transaction limit is shared across all overseas transfer limit, which is RM200,000 maximum per day. You may adjust the limit via HLB Connect.

**Q14. 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”?**

A14. Your joint account will no longer be viewed as this service does not support joint accounts.

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

A15. Yes. If there are changes to your details (such as address, contact information, identification or tax residency), please update HLB/HLISB and HL Bank Singapore separately as soon as possible by contacting the dedicated Malaysia-Singapore support line at 03-76268883.

*Alternatively, you may contact the HL Bank Singapore hotline at +65 6028 9800 or visit the HL Bank Singapore branch.*

**Q16. Can I view my history of activities performed through “Links on HLB Connect”?**

A16. Yes, you can view the following history between the linked accounts by clicking:

- View Service Request History - Link / unlink request status viewing.
- View History - Fund transfers between the linked accounts viewing.

**Q17. Will the history viewing features within “Links on HLB Connect” show the full transaction history of my HLB Malaysia Account?**

A17. No, the history viewing features within “Links on HLB Connect” are limited to activities related to the linking service itself.

To check the full transaction history of your HLB Malaysia Account including activities not performed through “Links on HLB Connect” (e.g., ATM withdrawals, credit card transactions, or transfers to external accounts), please refer to the corresponding account from the main page.

**Q18. Can I link and transfer funds from my HLISB Malaysia Account (Islamic) to my own HL Bank Singapore Account (conventional) and vice-versa?**

A18. Yes, you can link and transfer funds between your HLISB Malaysia Account (Islamic) to your own HL Bank Singapore Account and vice versa.

**Q19. I'm a Malaysian and currently do not hold an HLB Malaysia Account. Am I able to open an HLB Malaysia Account online?**

A19. Yes, you can open an HLB Malaysia Account through our Apply@HLB app, please find details via the link below:

<https://www.hlb.com.my/en/personal-banking/deposits/apply-at-hlb.html>

**Q20. If I have further questions on “Links on HLB Connect” regarding my Malaysia Account, who should I contact?**

A20. For all specific enquiries on “Links on HLB Connect” regarding your Malaysia Account, please reach out to our Contact Centre at 03-7626 8899.

**Q21. Will my funds be protected by PIDM (Perbadanan Insurans Deposit Malaysia) after the money is transferred outside of Malaysia?**

A21. No. Funds transferred outside of Malaysia are no longer protected by PIDM.