

FREQUENTLY ASKED QUESTIONS

UNIONPAY QR SERVICE

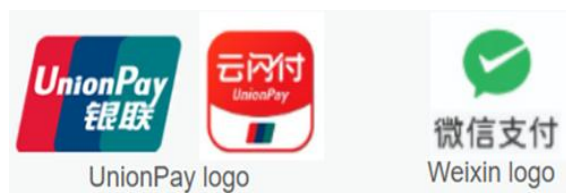
General Information & Setup

1. What is UnionPay QR Service?

The UnionPay QR Service is a cashless payment solution that enables customers to make payments to merchants using a UnionPay QR code or Weixin QR code. This service is available via the QR Pay feature in the HLB Connect App.

2. Which QR codes are supported by the HLB Connect App?

HLB Connect can now scan the following QR to make a payment. You may look out for the UnionPay or Weixin logo to scan and pay.



You can make payment when

- QR displays that shows either a UnionPay or Weixin logo, or
- QR displays with Multiple logos must include UnionPay logo



3. How do I start making UnionPay QR payments with the HLB Connect App?

You can scan and pay either before or after logging in:

Before Login

1. Open the HLB Connect app
2. At the login screen, tap on "QR Pay" icon and scan the supported UnionPay QR Code/ UnionPay Combi QR Code/Weixin QR code

After Login

1. Open the HLB Connect app
2. Tap on the "Menu" and choose "QR Pay"

Note: Always verify the merchant details and total amount before confirming your payment.

4. Can I generate a QR code from HLB Connect App to make payment?

- No. Currently, you can only use **'QR Pay'** feature to scan the merchant's UnionPay or Weixin QR code to complete your payment.
- The **'Show QR'** feature (allowing merchants to scan your QR code) is coming soon, stay tuned for more information.

5. Can I make payment with UnionPay QR service if I do not have HLB Connect App?

No. The service is available exclusively to registered HLB Connect App users.

To get started:

1. Download the HLB Connect App from your device's official app store.
2. Register your profile and select an eligible HLB Current/Savings Account/-i (CASA/-i) or Daily Investment Account-i (DIA-i) as your source of funds.
3. Ensure your account is sufficiently funded before making payments.

6. Why do I sometimes not need to enter the payment amount manually?

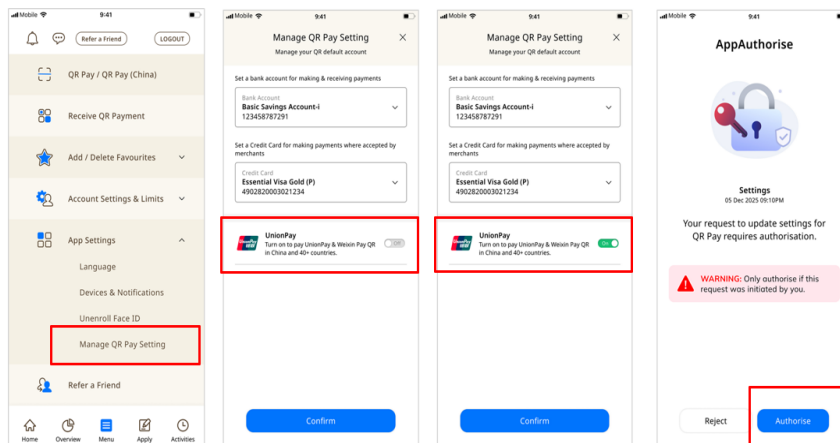
Depending on how the merchant sets up the QR code:

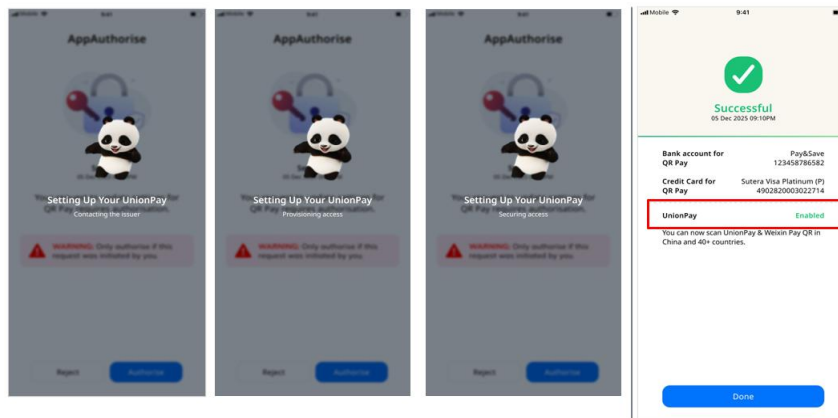
- **Preset Amount:** The merchant pre-sets the transaction total, which populates automatically on your screen for confirmation.
- **Unpreset Amount:** You must manually input the total payment amount after scanning.

Always double-check that the merchant's name and total amount are correct before confirming your payment.

7. Do I need to enable UnionPay service before I proceed to scan QR code for payment?

- To ensure a smooth QR payment journey, we recommend enabling the service beforehand via Manage QR Pay Settings following the below steps.
- Go to the **'Manage QR Pay Settings'** in the HLB Connect App





- However, if you haven't enabled it in advance, you can still scan supported QR codes while traveling in China.

Note: Once enabled, UnionPay QR service cannot be turned off.

8. What should I prepare before traveling to China?

Complete the following setup steps before your trip:

A. Enable UnionPay QR service (Refer to item 7 above for more information).

1. Login to HLB Connect App.
2. Navigate to **Manage QR Pay Settings**.
3. Toggle the switch to enable UnionPay.
4. Authorise the setup to complete.

B. Link your Payment Account

1. Login to HLB Connect App
2. Navigate to **Menu > App Settings> Manage QR Pay Settings**
3. Select your preferred funding account and tap **Confirm**.
4. Authorise the action to complete setup.

Important:

- Link a Pay&Save/-i or HLB Wallet/-i account to deduct payments directly from your Chinese Renminbi (CNH) balance. Otherwise, funds will be deducted from your MYR balance.

C. Set your QR Pay Limits

1. Login to HLB Connect App
2. Navigate to **Menu > Account Settings & Limits> Transaction Limits**
3. Navigate to **Transfer > QR Pay** and set your preferred limit.

Note: Ensure your Bill Payment Limit is equal to or higher than your set QR Pay Limit.

9. Can I use HLB Connect App Lite to make UnionPay QR payments?

No. The UnionPay QR Service is available only on the standard HLB Connect App.

10. Do I need to enable Geolocation (Location access) on my device to perform Weixin Personal QR transactions?

Yes. Location access must be enabled on your device to process Weixin Personal QR transactions.

Account Limits & Payment Settings

11. What is the transaction limit for UnionPay QR service?

- **Standard Limits:** UnionPay QR shares the standard RM10,000 daily limit with DuitNowQR. Each cross-border QR transaction (including UPI QR) is limited to RM3,000.
- **Weixin QR Limits:** Weixin QR payments are subject to transaction limits set by UnionPay International.

Please refer to the table below for details.

Transaction Type	Per Transaction Limit	Daily Accumulative	Monthly Accumulative	Annual Accumulative
UnionPay QR	RM3,000	RM10,000	-	-
Weixin QR (Individual owned / Personal QR)	CNY 500 (300.43 MYR equivalent)	CNY 2,000 (1,202 MYR equivalent)	-	CNY 50,000 (30,042 MYR equivalent)
Weixin QR (Small medium-sized enterprise or Business QR)	RM3,000	CNY 10,000 (6,009 MYR equivalent)	CNY 50,000 (30,042 MYR equivalent)	USD 50,000 (201,975 MYR equivalent)

Notes:

- Estimated MYR amounts vary daily depending on current exchange rates.
- All transactions are subject to the limits configured in your HLB Connect app.

12. Do I need to use SMS TAC to make the UnionPay QR payment?

No. For transactions exceeding your "QR Pay without authentication" threshold (customizable up to RM250), authentication is completed using your app password, biometrics, or AppAuthorise.

13. Which account will the UnionPay QR payments be deducted from?

- **Multi-Currency Accounts** (Pay&Save/-i, Pay&Save Sole Prop/-i, or HLB Wallet/-i): Payments will be deducted from your CNH balance if sufficient. Otherwise, funds will be deducted from your MYR balance at prevailing exchange rates.
- **Standard (Non-Multi-Currency) Accounts:** Payments will be deducted in MYR from your selected CASA/CASA-i or Daily Investment Account-i based on exchange rates determined by UnionPay International.

14. Are there any additional charges or fees for using UnionPay QR service?

No. There are no additional transaction fees, even for transaction amounts exceeding 200 RMB.

15. Can I use my Islamic Account linked to UnionPay QR service at any merchant?

- Yes. Your Islamic Account is accepted at all merchants offering Shariah-compliant products and services.
- However, please take note that payments at non-compliant merchants will be declined, including the following categories:
 - (a) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns
 - (b) Packages Beer, Wine and Liquor
 - (c) Cigar Stores and Stands
 - (d) Gambling Transactions
 - (e) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling
 - (f) Dating and Escort Services

Security, Transaction Status, Troubleshooting & Others

16. What should I do before approving a transaction?

- Verify the transaction total and merchant name on-screen before authorizing.
- Check reference details (if applicable).
- Authenticate with your passcode, biometrics, or AppAuthorise only after verifying that all on-screen details are accurate.

17. How do I know my payment status?

- A confirmation screen displaying Successful, Failed, or Accepted for processing appears immediately after payment.
- Alternatively, you can view your past transaction history in the HLB Connect app via:

A. Push Notifications:

1. Open the HLB Connect app
2. Tap the **Bell icon** in the top-left corner
3. Under Inbox > Navigate to **Transactions** tab
4. Look for the transactions.

B. My Activities Log:

1. Log in to HLB Connect app
2. Tap **Activities** in the bottom-right corner.
3. Under **My activities** > Activities
4. Select the transaction to view its details (categorized as **Successful** or **Failed**).

18. Why am I unable to make payments in Mainland China?

Failures usually occur due to one of the following reasons:

- **Merchant Limits:** The transaction exceeds the merchant's allowed spending limit.
- **Security Risk:** The transaction was flagged for potential security risks. *Please remain cautious if an unfamiliar individual or external platform is guiding your payment.*
- **Network Issues:** Poor internet or cellular connection.
- **Invalid QR Code:** The merchant's QR code has expired or is invalid.

19. What if I cannot complete any transactions via UnionPay QR?

If you encounter technical issues, please try one of these methods:

1. Restart the device by turning off and restarting device
2. Check data connection as strong internet connection (Wi-Fi or mobile data) is required

Alternatively, you can add your Hong Leong Bank Debit Card/-i into Alipay app to make payment

20. What should I do if a payment failed or has a price dispute?

- Any settlement of discrepancies shall be between the merchant/cashier and you as the consumer.
- Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties.
- Hong Leong bank will not support any instructions by either parties to revoke or refund UnionPay QR Payments that has been successfully transferred.

21. What should I do if there is an issue or dispute with a QR payment made?

- Strictly no refunds can be made for any Weixin Personal QR scanned.
- For other disputes (exclude Weixin Personal QR), please attempt to resolve the issue with the merchant or recipient on the spot to request a refund.

22. What should I do if I received a successful payment notification, however the merchant claimed they did not receive it?

Please show the successful notification to the merchant for payment confirmation. Merchant also could check their own transaction history to find out if the payment has been made.

23. I purchased an item worth 100 CNY, but why was I charged 99 CNY?

An instant promotional discount from UnionPay or the merchant was likely applied to your purchase. The exact discount amount is displayed on your Successful Payment confirmation screen.

24. Who should I contact if I have further questions regarding the UnionPay QR service?

For any inquiries on the UnionPay QR service, please reach out to our Contact Centre at 03-7626 8899.