FAQs : Overseas Transfer is Now Available on the HLB Connect App

Effective 1 November 2026, Overseas Transfer is now available on the HLB Connect App. Below are answers to common questions:

No	Question	Answer
General & Availability		
1	What is Overseas Transfer service on the HLB Connect App?	Overseas Transfer on the HLB Connect App is a digital remittance service that allows customers to send funds directly from their mobile devices to recipient banks, authorised cash pick-up locations, and mobile wallet agents in selected countries.
2	When will this service be available on the mobile app?	Overseas Transfer is now available on the HLB Connect App on 1 November 2026.
3	Who is eligible to use this service?	This service is available to all active Hong Leong Bank and Hong Leong Islamic Bank personal banking account holders who are registered on the HLB Connect App.
4	How do I make a transaction in Overseas Transfer on the app?	1. Log into your HLB Connect App. 2. Navigate to Menu > Overseas Transfer. 3. Select the account you wish to debit. 4. Select New Transfer. 5. Choose the receiver type, receive via, receiving country and enter your Transfer Amount. 6. On the comparison screen, you may select “SuperSend” or “Telegraphic Transfer” 7. Complete the declaration and confirm the transaction via AppAuthorise. *(Note: Additional step-by-step guidance is available on the HLB website).*
5	What information is needed to make a transfer to a bank account?	You will need to provide the following information: • Recipient's full name

		• Bank account number or IBAN • SWIFT/Routing No/IFSC/Sort code • Relationship to sender • Purpose of transfer • *Note: Supporting documents (such as invoices or account statements) may also be required depending on the transfer amount or purpose.*
6	What file formats are accepted for supporting document uploads?	Accepted file formats include JPEG, PNG, and PDF. You can upload clear documents up to 3MB per file directly through the mobile app prior to submission.
Transaction & Limits		
1	What are the daily transaction limits?	You can view or adjust your overseas transfer limit in the HLB Connect App by navigating to Menu > Account Settings & Limits > Transaction Limits > Transfer > Overseas Transfer. • SuperSend: Daily Transaction limit up to RM50,000. (Capped at RM10,000 per transaction) • Telegraphic Transfer: Daily Transaction limit up to RM200,000.
2	What is the minimum sending amount?	The minimum amount for Overseas Transfer via the HLB Connect App is as follows: • SuperSend: RM60 • Telegraphic Transfer: RM250
Fees, Processing Time & Security		
1	How much does it cost to use Overseas Transfer via the app?	Standard transfer fees are applied to overseas transactions. The applicable foreign currency exchange rate is determined depending on the prevailing rate at the exact time of your transaction. Both the total transfer fees and the live exchange rate will be clearly displayed on your screen prior to confirmation, ensuring you know the final cost upfront. Fees for SuperSend: RM5 to RM35 depending on the destination country. Fees for Telegraphic Transfer: RM12 to RM20 depending on the destination country.

		To find out more, click here.
2	How long does it take for the funds to reach the beneficiary?	Processing times vary depending on the product and receiving method: • SuperSend: Mostly instant, subject to the recipient bank. • Telegraphic Transfers (TT): Typically take 1-5 working days, depending on the recipient bank and destination country.
3	How safe is it to send money abroad using the app?	Sending money internationally via our app is completely secure. Transfers are securely authorised using HLB's AppAuthorise feature within the app.
Support & Assistance		
1	Who should I contact if I need assistance?	• Email to HLOnline@hlbb.hongleong.com.my • Call our Customer Service at +603-7626 8899 • Visit any of our nearest Hong Leong Bank branches
2	What happens if my transfer fails or is rejected?	In the event of a failed or rejected transfer (e.g., due to incorrect bank details, an account mismatch, or regulatory reasons): • Only the principal amount will be refunded. • Fees and foreign exchange losses are non-refundable. • Refunds will be credited in Ringgit Malaysia (RM) to the bank account that initiated the transaction.