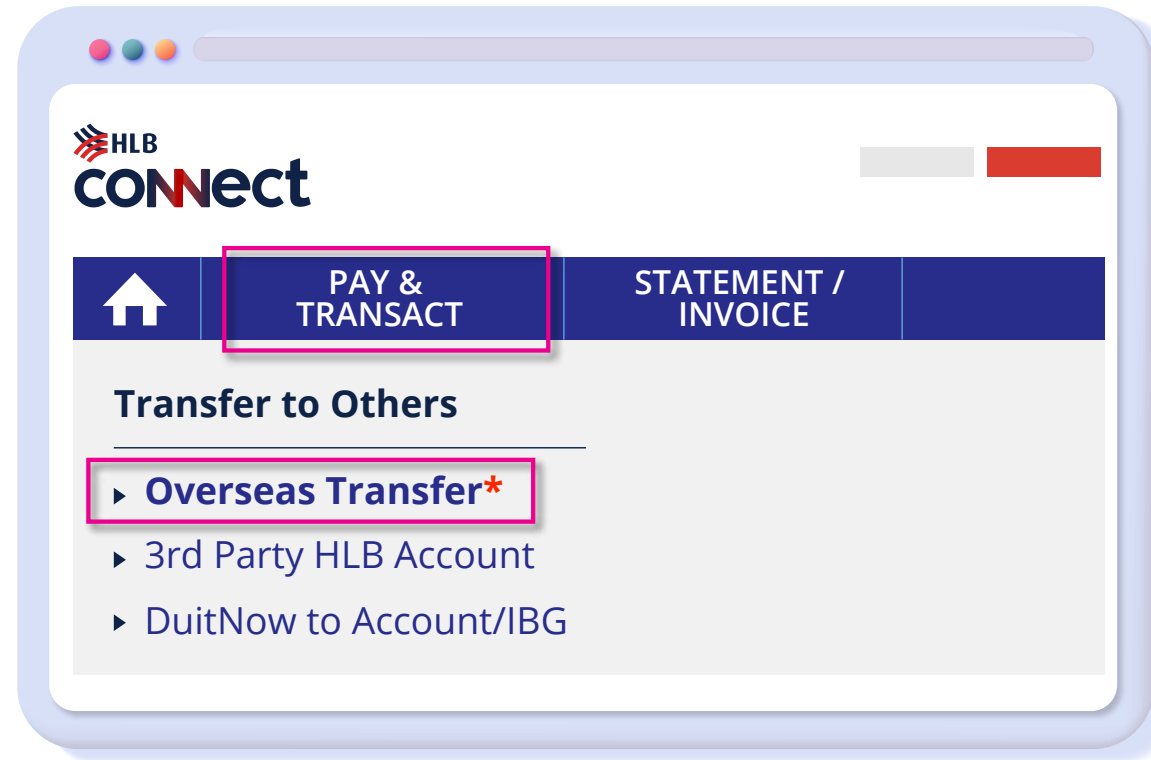


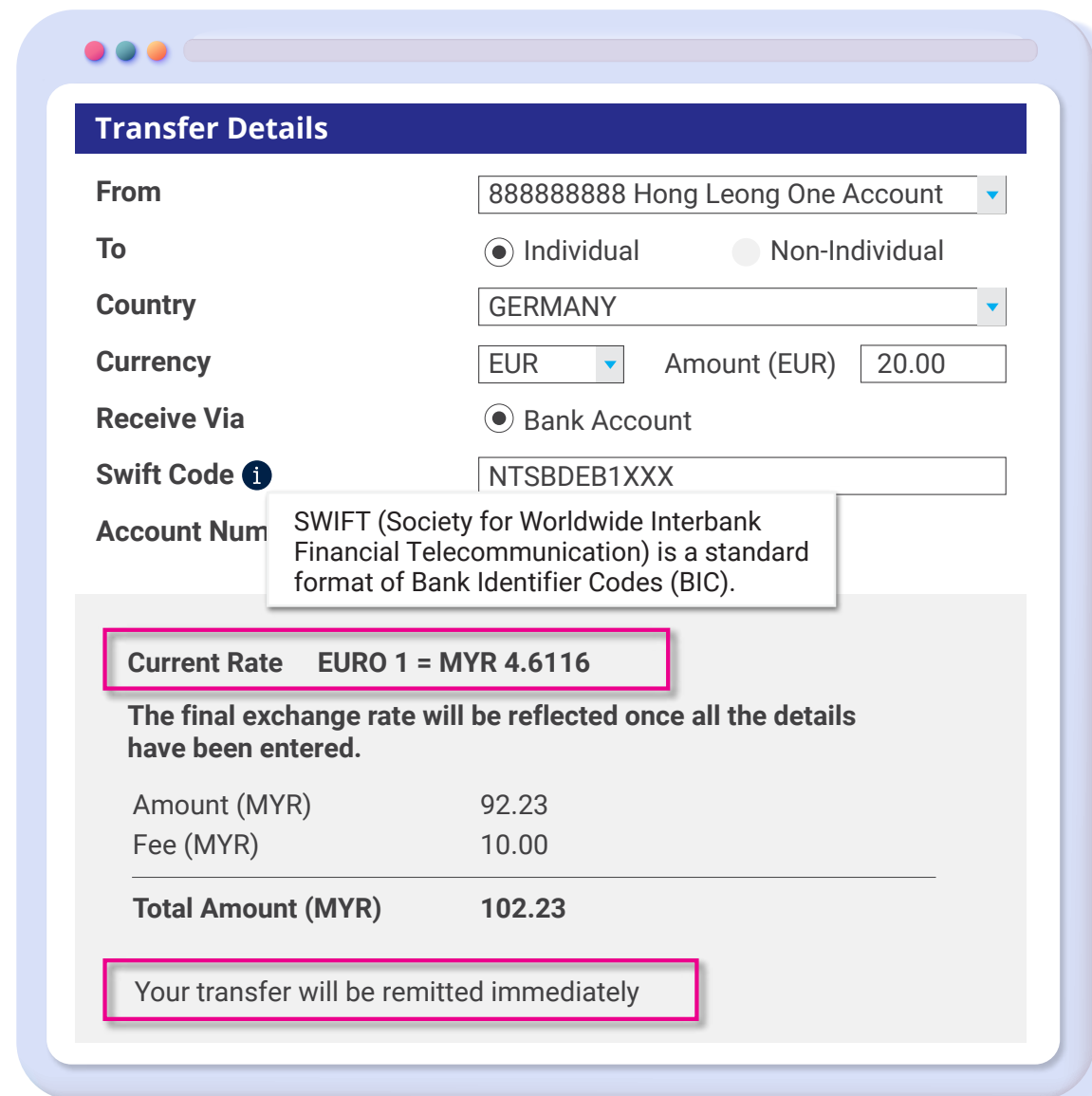


## Send to Europe (credit bank account)

### Get started by logging into HLB Connect Online.



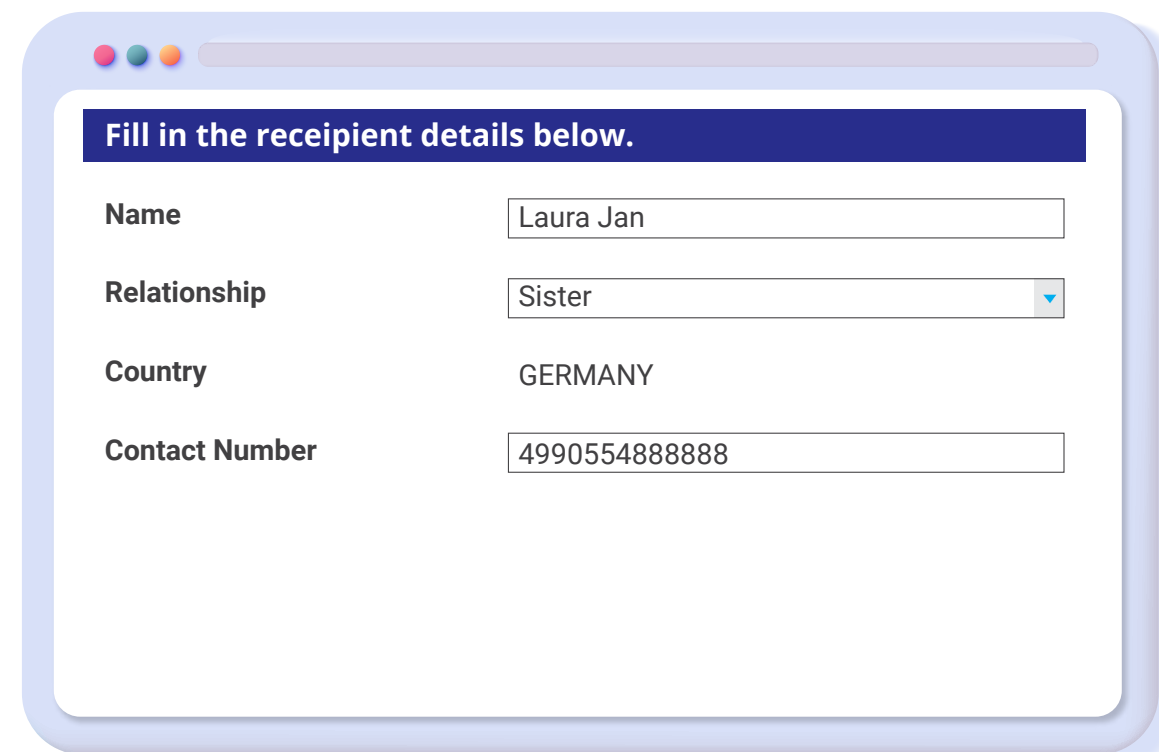
Login to HLB Connect Online > Select "PAY & TRANSACT" from the main menu > Select "Overseas Transfer".



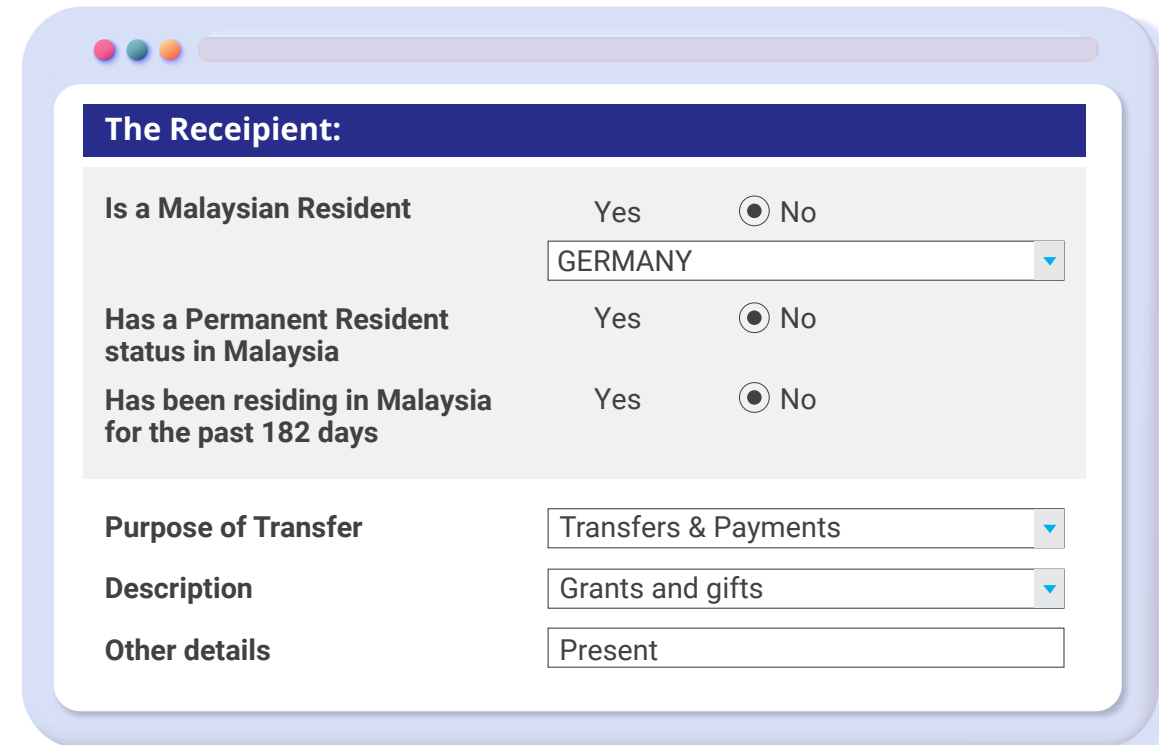
**Step 1:**  
Select the account > Select "Individual" > select the country > Select the "Currency" specific to country > Enter amount (value in foreign currency) > Select Bank Account > Enter Swift Code > Key in Account Number.

\*Individual - Refers to a person / any person.  
Others - Refers to a body corporate incorporated or established or unincorporated body, the Government or any State Government, an overseas branch, a subsidiary, regional office, sales office or representative office, Embassies, Consulates, High Commissions, supranational or international organization.

**Note:** Do ensure correct entity type is selected to avoid transactions being rejected. Exchange rate and fee will be shown at the bottom. Transactions up to RM10,000 will be transferred instantly.

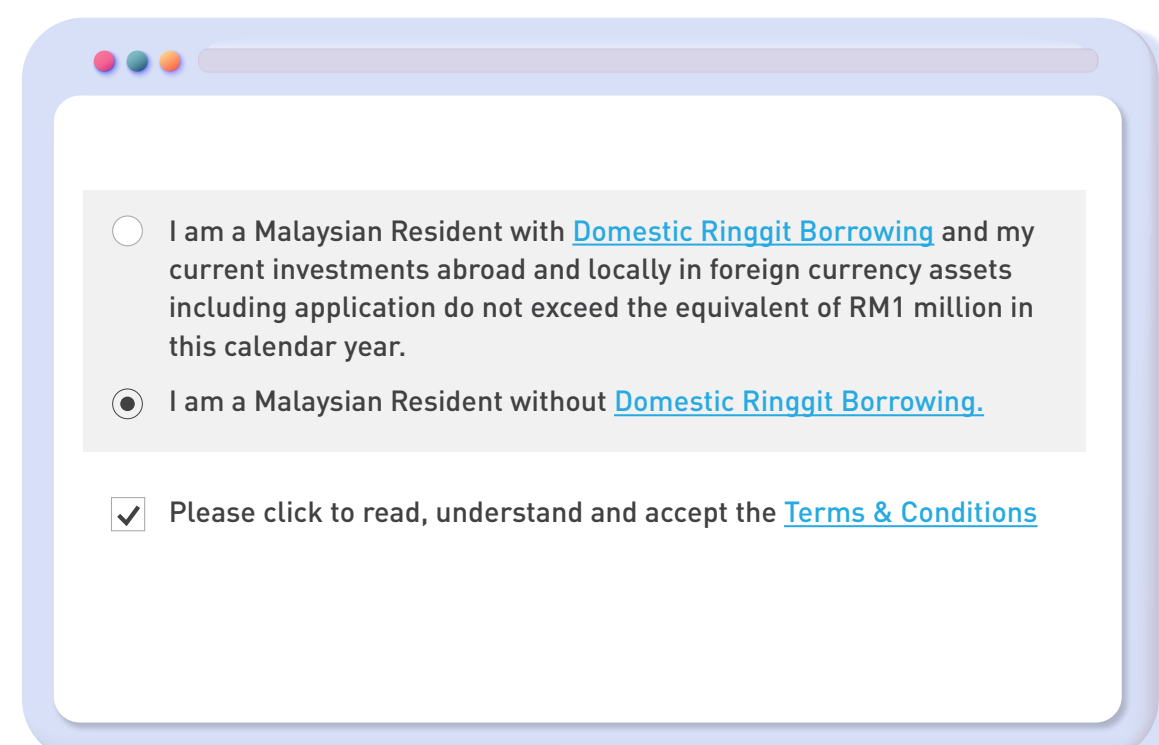


**Step 2:**  
Fill in the required information.

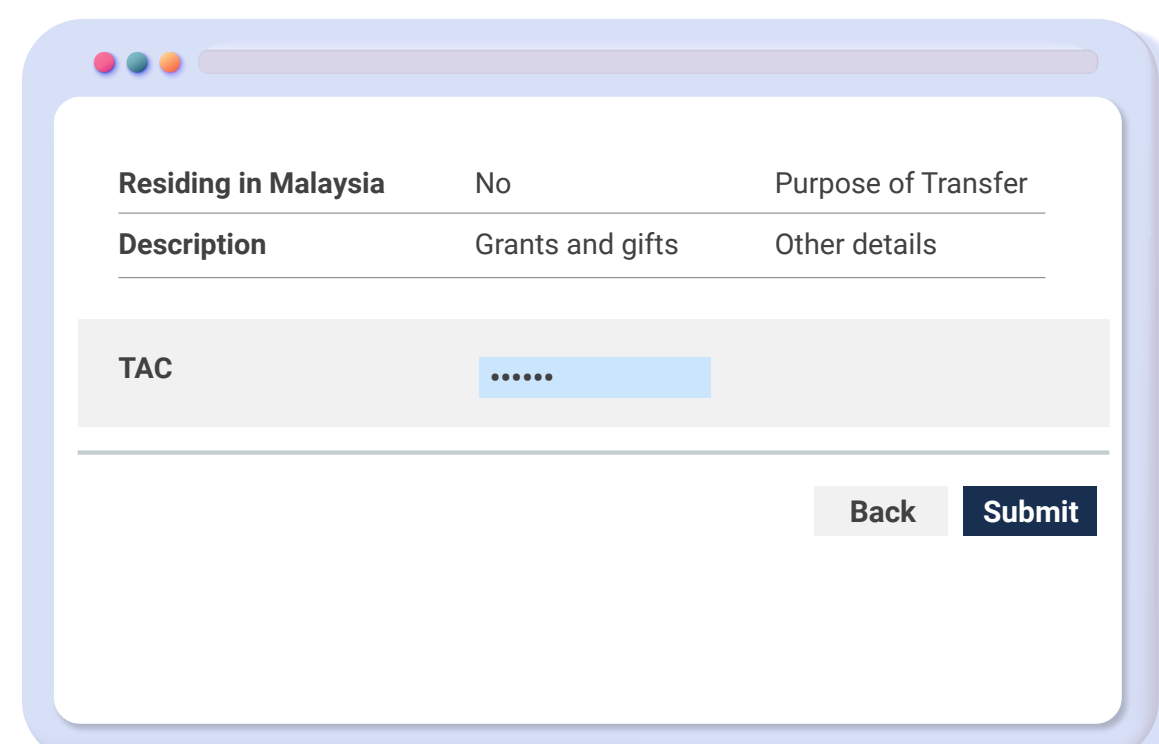


**Step 3:**  
Select the information about the recipient and purpose of transfer.

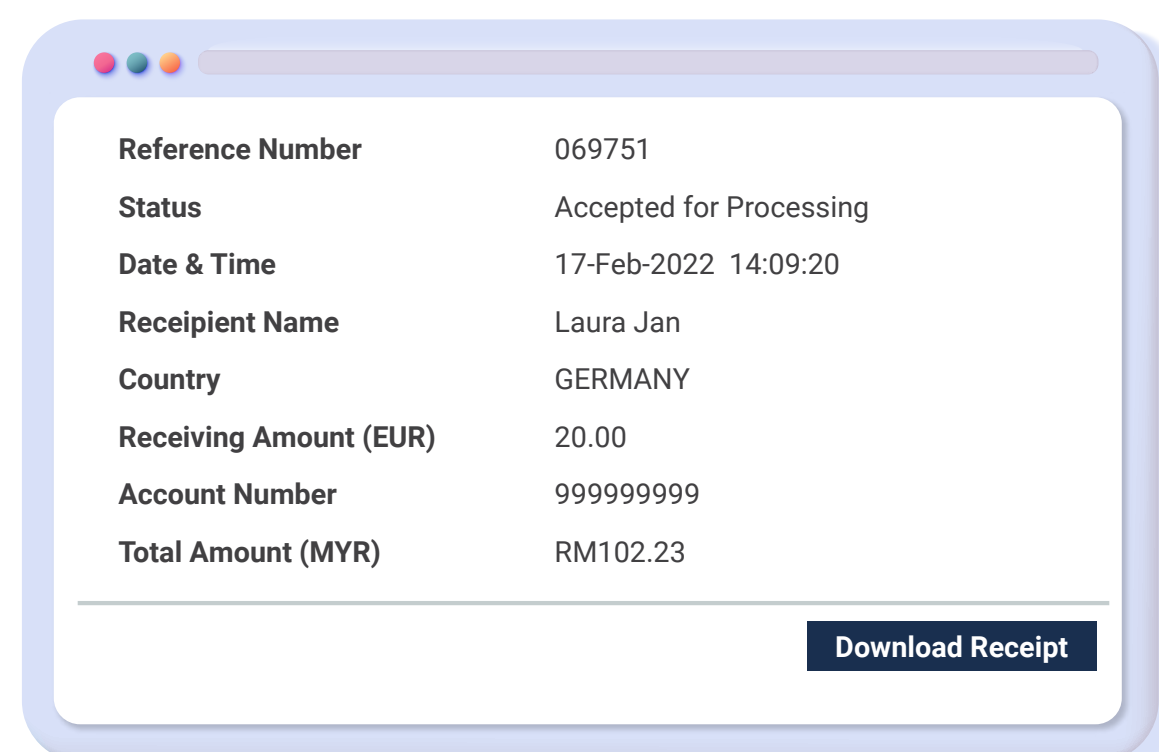
The recipient's residency status and purpose of transfer are subject to BNM's Foreign Exchange Notices. Read more about it at [www.bnm.gov.my](http://www.bnm.gov.my)



**Step 4:**  
Declare DRB status > Click to view the Terms & Conditions > Tick the box to proceed.



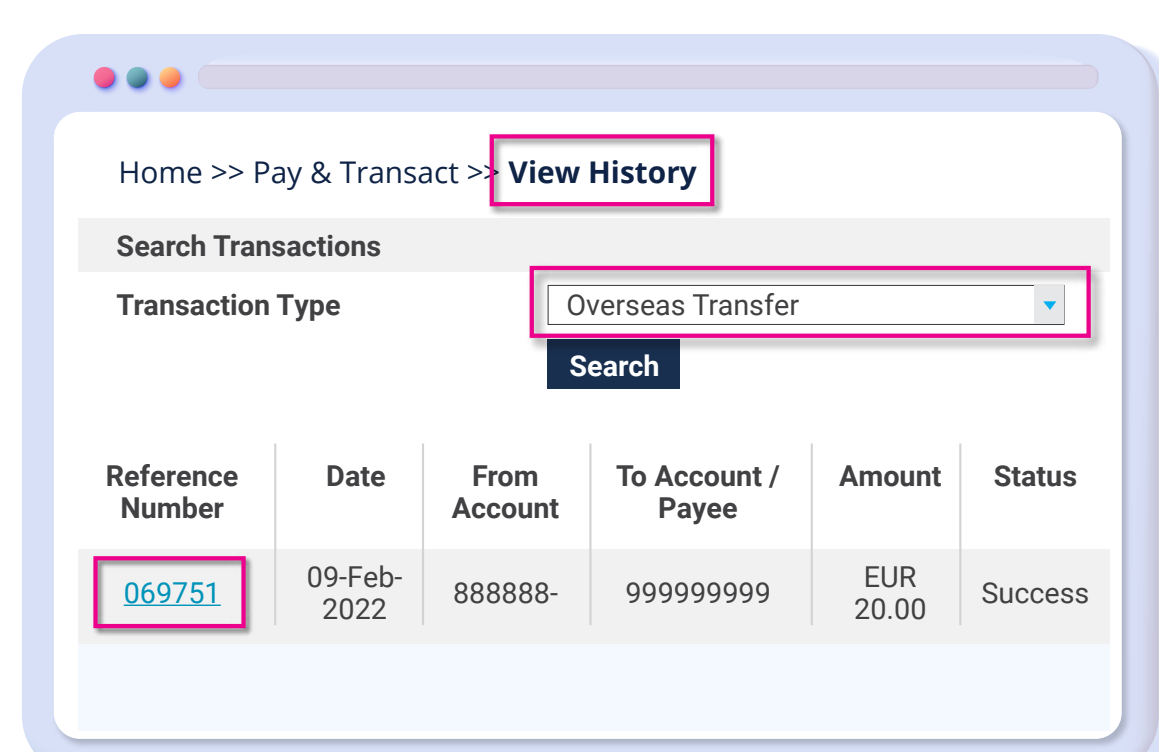
**Step 5:**  
Check the transaction details on the confirmation page > Enter TAC or use AppAuthorise to approve the transaction > Click "Submit".



**Step 6:**  
View the "Transfer Summary" > Download the receipt for your reference

You're done.

### View all your transactions under one tab!



Select "PAY & TRANSACT" from the main menu to "View History" > Select "Overseas Transfer" > Click on "Reference Number" to view the transaction details and transaction status