

## HLB WALLET ACCOUNT/HLB WALLET ACCOUNT-i: (“HLB WALLET”)

### FREQUENTLY ASKED QUESTIONS (FAQs)

Last Updated: 6 June 2023

No	Questions	Answers
<b>For Adult and Minors</b>		
1	Who can apply for an HLB Wallet?	<p>Below are the eligibilities:</p> <ul style="list-style-type: none"><li>• Malaysian individuals with NRIC</li><li>• Aged 12 and above</li><li>• New to Hong Leong Bank Berhad (“HLB”)/ Hong Leong Islamic Bank Berhad (“HLISB”) or existing HLB/HLISB customers</li></ul> <p>Note: The service is available 24/7 via <b>HLB Connect App</b>.</p>
2	What are the differences between HLB Wallet and other e-wallets?	<p><b>E-wallet:</b></p> <ul style="list-style-type: none"><li>• Issued by E-Money Issuer (bank and non-bank) registered with Bank Negara Malaysia</li><li>• May or may not come with debit card/-i (depending on the issuer)</li><li>• Money in the e-wallets is <b>NOT</b> protected by PIDM</li></ul> <p><b>HLB Wallet:</b></p> <ul style="list-style-type: none"><li>• A bank account with a default limit set by HLB/HLISB</li><li>• Comes with a Hong Leong Visa Debit Card/-i that is recognised globally</li><li>• <b>Stores Ringgit Malaysia and 12 foreign currencies (HLB Wallet+ only)</b></li><li>• Money in the HLB Wallet is protected by PIDM up to RM250,000 per depositor</li></ul>
3	What do customers get from applying an HLB Wallet?	<p><b>For New-To-Bank customers (Adult):</b></p> <ul style="list-style-type: none"><li>• HLB Wallet Account number</li><li>• HLB Connect (Internet Banking and App) access</li><li>• Hong Leong Visa Debit Card/-i (no application required; it will be issued automatically). No issuance fee, however annual fee of RM8 is applicable from Year 2</li></ul> <p><b>For New-To-Bank customers (Minors):</b></p> <ul style="list-style-type: none"><li>• HLB Wallet Account number</li><li>• HLB Connect App access</li></ul>

		<ul style="list-style-type: none"> <li>Hong Leong Visa Debit Card/-i (application is required). Minor (aged 12 to 17) will need to visit any HLB/HLISB branches with their parent with proof of relationship which includes original copy of birth certificate). No issuance fee, however annual fee of RM8 is applicable from Year 2</li> </ul> <p><b>For Existing-To-Bank customers:</b></p> <ul style="list-style-type: none"> <li>HLB Wallet Account number and it is linked to their existing HLB Connect access</li> </ul>
4	What are the benefits of choosing HLB Wallet as compared to other deposit products of HLB/HLISB?	<ul style="list-style-type: none"> <li>Convenience of application, customers can apply through the <b>HLB Connect App 24/7</b></li> <li>Instant cashback for selected digital payments on HLB Connect i.e. Fund transfer, QR Pay to business, Pay Bill and Prepaid Reload</li> <li>Peace of mind with a fixed account balance limit of RM4,999 (for Adult) and RM2,500 for (Minor). Selected Adult can upgrade to HLB Wallet+ via HLB Connect for unlimited account size</li> <li>HLB Wallet+ customers will have access to the multi-currency feature, which allows them to buy and sell up to 12 foreign currencies via HLB Connect (Internet Banking and App) and spend foreign currencies using the Hong Leong Visa Debit Card/-i</li> </ul>
5	Can customers withdraw cash from HLB ATM machines?	<p>Yes. HLB Wallet (Adult) and HLB Wallet+ (Adult) customers can withdraw cash from any HLB ATMs with their Hong Leong Debit Card/-i or Cardless Withdrawal feature on the HLB Connect app at no cost.</p> <p>Alternatively, customers could also withdrawal cash with their HLB Visa debit card/-i from any non-HLB/HLISB ATMs. The usual RM1 fee is applicable.</p> <p><b>IMPORTANT: ATMs withdrawal is not applicable for Minors.</b></p>
6	What else can I do with HLB Wallet?	<p>HLB Wallet allows you to conveniently make digital payment with HLB Connect:</p> <ul style="list-style-type: none"> <li>Do fund transfer to own and other bank accounts</li> <li>Perform payments using QR Pay</li> <li>Pay your bills and perform mobile reloads</li> <li>Access to thousands of JomPay billers</li> <li>Buy foreign currencies (HLB Wallet+ only)</li> </ul>
7	How do I make an initial deposit into HLB Wallet?	<ul style="list-style-type: none"> <li>Fund transfers from a bank account in your own name from another bank</li> <li>For Minor, your parent must assist you by performing a fund transfer from their bank account</li> </ul>
8	Can I deposit/top-up/reload my HLB Wallet with Credit Card?	<p>No. The following are ways to deposit/top-up/reload your HLB Wallet:</p> <ul style="list-style-type: none"> <li>Intrabank transfers from HLB Connect or ATMs</li> <li>Interbank transfers from another Bank</li> </ul>

9	Can I close my HLB Wallet?	Yes, you can perform account closure at any HLB/HLISB branches.		
10	Who should I contact if I detected any fraud or unauthorised transactions from my HLB Wallet or debit card/-i?	If you encounter any suspicious transaction(s), please call the Bank immediately at +603 7626 8899.		
11	Are there any charges using HLB Wallet?	No, this service is free.		
12	Do we get interest/profit from the HLB wallet?	No, HLB Wallet does not give out interest/profit.		
13	What is the currency that I can use on HLB Wallet+?	<p>The default currency for HLB Wallet+ is Ringgit Malaysia. In addition, you can keep up 12 foreign currencies with the multi-currency feature as below:</p> <table border="1" data-bbox="902 571 2000 826"> <tr> <td> <ul style="list-style-type: none"> <li>• Singapore Dollar (SGD)</li> <li>• New Zealand Dollar (NZD)</li> <li>• Hong Kong Dollar (HKD)</li> <li>• US Dollar (USD)</li> <li>• Australia Dollar (AUD)</li> <li>• Saudi Arabian Riyal (SAR)</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>• Chinese Renminbi (CNH)</li> <li>• Thai Baht (THB)</li> <li>• Euro (EUR)</li> <li>• Pound Sterling (GBP)</li> <li>• Canadian Dollar (CAD)</li> <li>• Japanese Yen (JPY)</li> </ul> </td> </tr> </table> <p><b>IMPORTANT:</b> The multi-currency feature is not available for Minor and HLB Wallet. Only HLB Wallet+ has multi-currency feature.</p>	<ul style="list-style-type: none"> <li>• Singapore Dollar (SGD)</li> <li>• New Zealand Dollar (NZD)</li> <li>• Hong Kong Dollar (HKD)</li> <li>• US Dollar (USD)</li> <li>• Australia Dollar (AUD)</li> <li>• Saudi Arabian Riyal (SAR)</li> </ul>	<ul style="list-style-type: none"> <li>• Chinese Renminbi (CNH)</li> <li>• Thai Baht (THB)</li> <li>• Euro (EUR)</li> <li>• Pound Sterling (GBP)</li> <li>• Canadian Dollar (CAD)</li> <li>• Japanese Yen (JPY)</li> </ul>
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14	Are there any fees on early account closure?	You can walk in to any HLB/HLISB branches to close the HLB Wallet and there are no charges.		
15	I am an existing HLB Connect user. Can I apply for HLB Wallet?	Yes, you can. Your HLB Wallet will be automatically linked to your existing HLB Connect access. You will also be able to withdraw cash from our Self-Service Terminal (ATMs/SRM) using your existing Hong Leong Debit Card/-i or ATM card.		
16	What happens to my inactive HLB Wallet?	Your HLB Wallet will be closed automatically after 90 calendar days if there is no monetary activity after account opening date.		

For Minors (customers aged 12 to 17)		
17	I am 15 years old, how do I apply for an HLB Wallet?	Once you have gotten permission from your parent, you can apply for an HLB Wallet digitally via the <b>HLB Connect App</b> with these simple steps below: 1) Download the HLB Connect App; 2) Click on the "Apply HLB Wallet", you will be led to the Apply@HLB app; and 3) Complete the account application.
18	My parent does not allow me to open the account, can I get my friend who is 25 years old to help me?	No, only your parent can help activate your account.
19	What do you mean by "getting parent's permission"?	Before you apply for HLB Wallet, you would need to inform your parent and your parent's consent is required to complete your account application.
20	Do I give my mum or dad's detail when filling the application?	Yes, you need to provide either your mum <b>OR</b> your dad's details. Your parent will be notified via email and you will need your parent's help to activate your HLB Wallet by making an initial deposit.  The Bank may also contact your parent for verification purpose.
21	How can my parent make a deposit to my HLB Wallet?	Your parent would need to make a fund transfer from their own bank account to your HLB Wallet account. You will receive your account details once your application is approved.
22	How do I apply for a Hong Leong Visa Debit Card/-i?	To apply for a Hong Leong Visa Debit Card/-i, you will need to visit any HLB/HLISB branches with your parent. Please remind your parent to bring along their NRIC and your original birth certificate.
23	What can I do with my Hong Leong Visa Debit Card/-i?	Enjoy the convenience of cashless payments, you can perform the followings: <ul style="list-style-type: none"> <li>• Pay for things in stores (retail purchases) with a daily limit of RM200; and</li> <li>• Pay for things online (online purchases) with a daily limit of RM200.</li> </ul> For details of the maximum daily spending limit, please refer to <b>item 26</b> below.
24	Can I withdraw cash with my Hong Leong Visa Debit Card/-i?	No. It is advisable to go cashless for safer payments. In addition, you can track your spending via the HLB Connect App.
25	What else can I do with the HLB Connect App?	Experience the convenience of mobile banking and earn instant cashback when you: <ul style="list-style-type: none"> <li>• Pay with QR</li> <li>• Fund Transfer</li> <li>• Pay Bill</li> <li>• Mobile Reload</li> </ul>

26	Is there any limit set on my HLB Wallet?	<p>The maximum you can store in your HLB Wallet is RM2,500.</p> <p>As an added security, your maximum daily spending limit is capped at <b>RM600</b>, as below:</p> <ul style="list-style-type: none"><li>• <b>RM200</b> for online payment and fund transfers via HLB Connect App (which includes QR Pay, bill payment, prepaid reloads);</li><li>• <b>RM200</b> for Debit Card retail purchases; and</li><li>• <b>RM200</b> for Debit Card online purchases.</li></ul>
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**Member of PIDM. HLB Wallet/-i and HLB Wallet+ are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.**

**If you have any enquiries regarding these FAQs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).**