

## About Connect by Hong Leong Bank

### Q1. What is Connect?

A1. **Connect** brings you a host of digital banking services offered by Hong Leong Bank Vietnam (HLBVN) to its customers. At present, **Connect** offers Online Banking, and a Mobile Banking App on 2 smart phone platforms – Apple iPhone, Android.

### Q2. What is Connect Online Banking?

A2. **Connect** Online Banking provides the convenience of accessing your bank accounts and performing online banking transactions from an Internet browser in the comfort of your home, office or wherever you have access to a computer, even after banking hours.

### Q3. What is Connect Mobile Banking App?

A3. **Connect** Mobile Banking App allows customers on-the-move to access their bank accounts and to perform online banking transactions via a dedicated application on their smart phones (iOS and Android).

### Q4. Do both Online Banking and Mobile Banking App offer the same type of services?

A4. Not at this moment. Please refer below table for the various services offered.

Functions	Channels Supported	
	Online Banking	Mobile Banking
Account Inquiry – Account balance & transaction history	√	√
Pay & Transact – Transfer funds to HLBVN accounts	√	√
Standing Instructions (SI)	√	
PEx – Payment Express		√

**Q5. The operation time of Connect Online Banking?**

A5. **Connect** Online Banking operates 24/7. However, some services might be unstable during daily maintenance period.

Menu Function	Services	Available Between 11.45 pm and 3.00 am
<b>Registration and Reset</b>	Register <b>Connect</b>	√
	Reset <b>Connect</b>	√
<b>PEX Payment Collection</b>	Claim payment made via PEX	√
<b>Overview</b>	Current / Savings Account Overview	√
	Current / Savings Account Details	√
	Current / Savings Transaction History	×
	Fixed Deposit Overview	√
	Fixed Deposit Account Details	√
	Loan Balance Overview	√
	Loan Account Details	√
	Loan Account Transaction History	×
<b>Pay &amp; Transact</b>	Own Account Transfer	√
	Fixed Deposit Placement	×
	Fixed Deposit Withdrawal	×
	Other accounts at HLBN	√
	Manage Favourite Accounts	√
	View History	√
	Manage Standing Instruction (SI)	√
<b>Other Services</b>	Customise My Accounts	√
	Change Online Transaction Limit	√
	Update Contact Info	×
	Default Equivalent Currency	√
	Change Password	√
	Change Language	√
<b>Message</b>	Message	√

## Registering for Connect Online Banking

### Q6. Who is eligible for Connect Online?

A6. All HLBVN customers with an active ATM / Debit Card or Account (Current / Savings / Fixed Deposit / Loan) are eligible to register for **Connect** Online and Mobile Banking.

### Q7. Is there any fee incurred when using Connect Online Banking?

A7. Currently, there are no fees for **Connect** Online Banking.

### Q8. How do I register for Connect Online Banking?

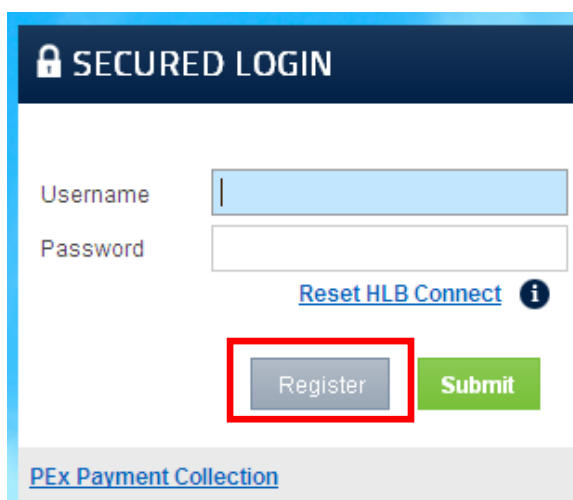
#### A8. Before registration, please ensure:

- You have at least one Active account (Current/Savings/ Fixed Deposit/Loan) at HLBVN, or your ATM/Debit Card is Active – You could check your card/account status at Branch or via Hong Leong Call Centre at +84 8 7300 8100.
- If you have registered your mobile phone & email address to HLBVN before, now all you need to do is to contact Hong Leong Call Centre to confirm using that mobile number and email address for **Connect** services.
- If you have not provided the Bank your current mobile phone & email address, please register/update at any of our Branches.

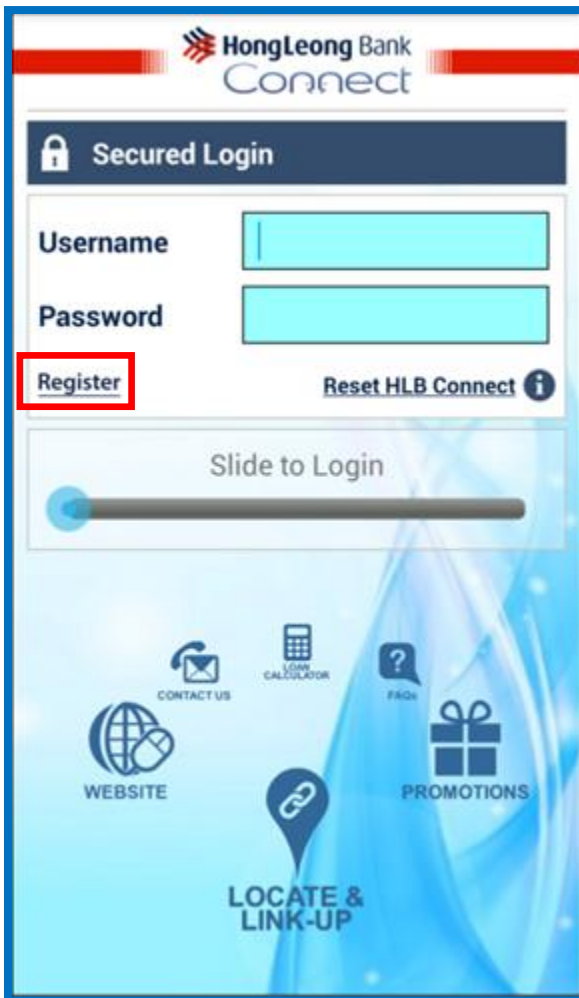
#### Registration steps:

You can start online registration at <https://www.hongleongconnect.com.vn> or launch Mobile Banking Application, follow few simple steps to complete your registration.

#### Online Banking



## Mobile Banking



### Step 1: Registration Mode

Select your registration mode via:

- Using ATM/Debit Card; or
- Using Account (Current/Savings/Fixed Deposit/Loan)

### Step 2: Enter Details

If you wish to register via your ATM/Debit Card, please fill in below details:

- ATM/ Debit Card Number
- ATM PIN
- ID Type
- ID Number
- CAPTCHA code

Click Next

Or, if wish to register via your **Account** (Current/Savings/Fixed Deposit/Loan), please fill in below details:

- Account Type
- Account Number
- Activation Code (a list of alphanumeric characters issued to you by the Bank upon your request via Hong Leong Call Centre or at Branch. This code can only be used once and is valid for 3 days upon creation)
- ID Type
- ID Number
- CAPTCHA code

Click Next

### **Step 3: TAC Verification**

Please fill in TAC (Transaction Authorisation Code: a 6-digit unique security code sent to your registered mobile phone number. The TAC is valid for 5 minutes upon request), then click Next.

### **Step 4: Create Credentials**

Create your Username and Password for future login to **Connect**.

Tick in the box to agree with Terms & Conditions for **Connect**, then click Confirm.

### **Step 5: Confirmation**

Congratulations! Now please, click Login with your newly created Username and Password to enjoy **Connect** Online Banking/Mobile Banking services.

Password

#### ***Eligibility***

- *Card holder of Hong Leong ATM/Debit card; or*
- *Account holder (Primary or Secondary) of HLBVN Current/Savings/Fixed Deposit/Loan Account.*

### **Q9. What is an Activation Code?**

A9. Activation Code is a list of alphanumeric characters issued to you by the Bank upon your request via Hong Leong Call Centre or at Branch. This code can only be used once and is valid for 3 days upon creation.

### **Q10. How do I obtain an Activation Code?**

A10. You can obtain an Activation Code at any Branch / Transaction Office of HLBVN or contact our Hong Leong Call Centre at +84 8 7300 8100.

### **Q11. Can I seek for help of my friends or my relatives to register Connect Online Banking?**

A11. To ensure the safety and security, HLBVN encourages you to register by yourself, avoid asking others for help.

**Q12. I can't register Connect Online Banking although my inputs are correct?**

A12. Please turn off your Vietnamese keystroke and try again. For the ATM / Debit Card number, please enter the number without spaces or hyphens.

**Q13. What are the minimum system requirements for using Connect Online Banking?**

A13. We suggest the following as the minimum system requirements:

- Pentium PC (233 MHZ or better)
- Window XP or better
- We recommend the use of Microsoft Internet Explorer 7.0 and above
- Mobile phone or tablet Internet browser

**Q14. Can I access Connect Online Banking from anywhere in the world?**

A14. Yes. **Connect** Online Banking can be accessed from anywhere in the world via Internet. All you need is a computer terminal or personal electronic device with Internet connection. However, Transaction Authorisation Code (TAC) is only sent to Vietnamese phone number.

**Q15. Can I still perform transactions at HLBVN branches after registering for Connect Online Banking?**

A15. Yes. You can still perform transactions at our branches. **Connect** Online Banking is an alternative channel for you to perform your banking transactions.

## **Login Connect Online Banking**

**Q16. How to log-on Connect Online Banking?**

A16. After registering **Connect** Online Banking successfully, you click "Login" on Home page and enter "Username" and "Password" that you have already set up during the registration.

**Q17. In case I have problem when log-on Connect Online Banking, what should I do?**

A17. Please close the browser and open again to log on. You should double check the Username or Password to see if they are correct or not. If you still can't log on, please contact our Hong Leong Call Centre at +84 8 7300 8100 for assistance.

**Q18. What if I forget about my Username or my Password?**

A18. If you have forgotten your Username / Password, you may click on "Reset **Connect**" and create a new Username and Password to login to **Connect** Online Banking again. You may need to obtain an Activation Code to create your new Username and Password (if you register Online Banking using Account number).

**Q19. Can I change my Password at my convenience?**

A19. Yes, it is recommended that you change your Password periodically to safeguard the security of your Online Banking account. Just login to your Online Banking account, go to "Others" – "Settings" – "Change Password" to make the necessary Password change.

**Q20. What happens if I do not perform any activity during the log on time?**

A20. **Connect** Online Banking will automatically log off if there is no activity performed for more than 5 minutes.

**Q21. What if I key in my Username / Password wrong for 3 consecutive times or TAC for 9 consecutive times?**

A21. When your Username / Password has been entered wrongly on 3 consecutive attempts or TAC for 9 consecutive times, your account will automatically locked. Please click on "Reset **Connect**" and create a new Password to login to **Connect** Online Banking again. You may need to obtain an Activation Code from any HLBVN Branch / Transaction Office or via Hong Leong Call Centre to create your new Password and reactivate your account (if you register by Account Number).

**Q22. What can be done if I suspect unauthorised access to my account via Connect Online Banking?**

A22. You are advised to contact our Hong Leong Call Centre or any Branch / Transaction Office to suspend your **Connect** Online Banking immediately. Please click on "Reset **Connect**" and create a new Password to login to **Connect** Online Banking again.

**Q23. I lost my mobile phone which contains my security information inside (Username, Password), how can I do to log on Connect Online Banking?**

A23. To ensure about safety and security for your accounts, you should contact Hong Leong Call Centre at +84 8 7300 8100 and request to suspend your Online Banking services immediately. Please update your new mobile phone number with HLBVN and reset your **Connect** whenever you want to use.

**Q24. If I lost my ATM / Debit Card, can I continue to use Connect Online Banking?**

A24. When you lost your ATM / Debit Card, you can continue to use **Connect** Online Banking. In order to protect your accounts from some possible risks have proper and on time solutions, you should inform HLBVN immediately.

**Q25. What security protection does the bank provide to its customers who use Connect Online Banking?**

A25. HLBVN has incorporated the following security features:

- Up to 256-bit encryption with 128-bit minimum enabled by EV SSL certificate to secure online transactions.
- 8-16 characters of alphabets and numbers Password for all **Connect** customers.
- ATM PIN / Activation Code for registration or reset with **Connect**. TAC will be used as an additional method to identify that it is you who is authorising the session / transaction on **Connect**. TAC will be auto-triggered to your registered mobile number to authenticate certain online transactions, several settings, registration and reset.
- All financial transactions transacted via **Connect** are capped at specific limit to prevent excessive withdrawal should fraud activity takes place.
- Automatic lock out to prevent further access to **Connect** account after some consecutive attempts with incorrect Password.
- **Connect** Online or Mobile will automatically log off if there is no activity performed after 5 minutes of inactivity.
- Your **Connect** account will be deactivated (dormant) if you do not login for 3 months.

**Q26. What can be done after my Connect Online Banking account became dormant or deactivated after 3 months?**

A26. Please click on "Reset Password" and create new Username and Password to login to **Connect** Online Banking again. You may need to obtain an Activation Code from any HLBVN Branch / Transaction Office or via Hong Leong Call Centre to create your new Password and reactivate your account (if you register Online Banking using Account number).

**Q27. What should I do if there are disputes arising among my accounts during using Connect Online Banking?**

A27. You should check your transactions again if they are correct or not. If something is incorrect, please contact Hong Leong Call Centre at +84 8 7300 8100 to inform or you can send message to HLBVN to ask for assistance.

**Q28. What happens when I notify HLBVN disputes?**

A28. When disputes are notified via e-mail, we will acknowledge the notice within 24 hours of receipt the email. When disputes are notified via telephone, we will obtain the necessary details. We may contact you to obtain further details or clarification of the dispute.

**Q29. When will HLBVN commence investigations of a dispute & how long does it take?**

A29. When we have obtained the necessary details, we will give you an indicative time when investigations are likely to be completed. In the event that we require more time than originally anticipated, we will contact you and give a new indicative time.



On completion of investigations, we will immediately contact you either via email or telephone to solve the dispute.

## **Manage My Accounts**

**Q30. Where do I register my newly opened account with HLBVN to be viewed in Connect Online Banking?**

A30. You do not have to register the newly opened account. All you have to do is, at “Account Overview” page, click on “View All Accounts” button.

**Q31. Why do I only see certain accounts being displayed at “Account Overview” page?**

A31. The accounts that you see at “Account Overview” page are accounts allowed for debiting in **Connect** Online Banking. To see the remaining accounts that you have with HLBVN, all you have to do is, click at “Other Services – Settings – Customise My Accounts”.

**Q32. I would like to perform an online transaction in Connect Online Banking, but why I could not see the account available for debiting?**

A32. All you have to do is, click at “Other Services” – “Settings” – “Customise My Accounts”.

**Q33. Can I view my account transaction history via Connect Online Banking?**

A33. Yes. You may view your account transaction history via **Connect** Online Banking by selecting “Account Overview” and “View Transaction History” for that particular account.

**Q34. Do the balance inquiries displayed for Current and Savings accounts include today's transaction?**

A34. Yes, the balance inquiries displayed include transactions performed on the same day.

## **Payments & Transfers**

**Q35. Will there be any record for my safekeeping when I perform a fund transfer via Hong Leong Bank Connect Online Banking?**

A35. You will receive an acknowledgment for any financial transaction performed via **Connect** Online Banking which will have a reference number. This page can be printed by clicking the "Print" button. You may also retrieve your online transaction records in “View History” menu.

**Q36. Can I save my beneficiary account details as a favorite?**

A36. Yes. You may save your beneficiary details via “Pay & Transact” – “Manage Favorite Accounts”.

**Q37. Can I delete the 3rd party account information that shown in Connect Online Banking?**

A37. Yes, you can. Go to "Pay & Transact" – "Manage Favorite Accounts", then select the said account by clicking the checkbox at the delete column and click "x" button.

**Q38. Can I perform fund transfer to any account via Connect Online Banking?**

A38. You can transfer to any Current / Savings account at HLBVN. Currently, our **Connect** Online Banking does not support transferring to the beneficiary accounts at other banks in Vietnam or account which are opened outside Vietnam. Once we launch this function, HLBVN will notify you through the official channels of the Bank.

**Q39. Which accounts can I choose to do transfer?**

A39. You are required to choose a Current or Savings Account to perform a fund transfer. You are not allowed to choose Fixed Deposits Accounts, Loans Accounts, inactive accounts, accounts with special instructions to do the transfer transactions.

**Q40. If my computer crashes or I get disconnected from the Internet halfway through, how would I know if my transaction has been affected?**

A40. All you have to do is to log in again and select "View history" to check whether your transaction was successful or view your account balance at "Account Overview".

**Q41. What happens if I perform a transaction, but do not have sufficient funds in my account?**

A41. Your transaction will be unsuccessful.

**Q42. Can I set Standing Instruction to make recurring future payments?**

A42. Yes. When perform a transfer, you can choose “Recurring Transfer” at “When to transfer”. You may check and cancel your SI by going to “Manage Standing Instructions (SI)”.

**Q43. Can I perform a fund transfer from my account to the 3rd party account at HLBVN (Savings, Current Account)?**

A43. Yes, you may perform the 3rd Party Fund Transfer by selecting "Pay & Transact" – "Transfer to Other accounts at HLBVN" for Savings and Current accounts.

**Q44. After I have performed a payment or transfer, when will the fund be transferred?**

A44. The funds will be transferred immediately when the transaction has been performed successfully.

## Online Fixed Deposit

### Q45. What is the online fixed deposit?

A45. This is one of the services of **Connect** Online Banking that you can use to open fixed deposits from your Current / Savings accounts. All the necessary information such as: interest rates for each tenor, tenor, maturity date, etc...will be displayed fully, save time as you do not have to go to the counter.

### Q46. Is there any limit for the principal amount when creating online fixed deposit?

A46. The principal to create online fixed deposits depends on your personal financial situation and the available balance of your Current account.

For VND, the minimum principal amount is VND 8,000,000.

For USD / GBP / EUR / AUD / SGD, the minimum principal amount is USD / GBP / EUR / AUD / SGD 1,000.

For JPY the minimum principal amount is JPY 10,000.

No limit the maximum of your deposit at HLBVN.

Once there is a change; HLBVN will inform you through the official channels of the Bank prior to the change.

### Q47. How many online fixed deposits can I open?

A47. You can create many online fixed deposits on **Connect** Online Banking for your personal financial management.

### Q48. Can I terminate my online fixed deposits before maturity date?

A48. You can early terminate your online fixed deposits before maturity date and receive the non-term interest via **Connect** Online Banking. Otherwise, please come HLBVN's counter for your online fixed deposit early termination.

### Q49. Can I use my online fixed deposits to transfer?

A49. You cannot use your online fixed deposits for bill payment or transfer. You can only use your Current / Savings accounts to do transfer transactions.

## Other services

### Q50. What is a TAC?

A50. TAC is a 6-digit unique security code that is used for specific online banking transactions. The TAC is valid for 5 minutes upon request.

### Q51. How do I apply for the TAC?

A51. It is important that you must first register your mobile phone number at any HLBVNs' Branch / Transaction Office or via Hong Leong Call Centre. Subsequently, when you are performing specific transaction via **Connect**, system will automatically send a TAC to your registered mobile phone number.

### Q52. In case I cannot receive TAC, then I click Resend TAC many times but cannot receive it also. After that, I receive many TACs, so which TAC can I use to verify my transaction?

A52. In this case, you can only use the last TAC to verify your transaction. Other TACs are no longer valid.

### Q53. What is the daily transaction limit?

A53. Your daily transaction limit is based on the "Online Transaction Limits". After first time registration, you will get Bank Default Limit. You can always change your daily transaction limit up to Maximum Limit by going to "Other Services" – "Settings" – "Change Online Transaction Limits".

Transfer type	Maximum Limit (VND)	Bank Default Limit (VND)
Transfer to other accounts at HLBVN	500,000,000	50,000,000
Payment Express (PEX)	100,000,000	10,000,000

Maximum limit may be changed from time to time. Once there is a change, HLBVN will inform you through the official channels of the bank prior to the change.

### Q54. Where can I change my online transaction limits?

A54. Go to "Other Services" – "Settings" – "Change Online Transaction Limit", and you will be required to enter TAC to submit changes successfully.

### Q55. Where can I change equivalent currency?

A55. Go to "Other Services" – "Settings" – "Change Equivalent Currency".