

About PEx

Q1. What is PEx?

A1. PEx is short for Payment Express, a revolutionary new mobile-to-mobile money transfer service. PEx enables you to pay from your Hong Leong Current or Savings Account to any local mobile number on your smart phone contacts address book or to anyone with a local mobile number. Payee is required to collect the PEx payment via Internet to transfer the fund into his/her HLBVN account.

Q2. How can the person receive the PEx payment from me?

A2. The payee will first receive an SMS from Hong Leong Bank to notify them of the PEx payment performed by you. The notification SMS contains the payment amount and advise him / her to contact sender for payment collection within 3 days of the transaction date. The payee would need to contact you for the Collection Code before they can collect the PEx payment successfully. It is your responsibility to verify the payee and to disclose the Collection Code to the payee only and not to anybody else.

Q3. How come there is no PEx Collection in my Connect Mobile Banking App?

A3. The PEx Collection option is only available at **Connect** Online Banking. Please login to the webpage at www.hongleongconnect.com.vn to receive your PEx payment.

Q4. Does the payee have to become a Connect Online Banking user in order to collect the PEx payment?

A4. No. As long as the payee has a Current / Savings account at HLBVN. He / she will be able to make the said collection.

Q5. Is there a limit on the amount that can be transferred via PEx?

A5. Yes. The default limit set by the Bank is VND 10,000,000 per day, but you can reset the limit to any amount up to VND 100,000,000 per day as you wish.

Q6. Where and how do I set the transaction limit for PEx?

A6. Step 1: Login to **Connect** Online Banking account and Select “Other Services” and “Change Online Transaction Limit”;

Step 2: Enter your preferred limit and “Submit”;

Step 3: Enter the TAC number that you receive via mobile phone and “Submit”. Select “Change Online Transaction Limit” again and you will see that your new transaction limit.

Q7. Do I need to register the payee's account in my Connect Mobile Banking account for them to make the PEx payment collection?

A7. No. As long as the payee has a Current / Savings account at HLBVN, he / she will be able to make the said collection.

Q8. What type of accounts can I use to make a PEx transaction?

A8. You can use either your Hong Leong Current or Savings account to make a transfer payment via PEx.

Q9. Is there a service charge imposed for sending money via PEx?

A9. No. However, do note that if you have opted to send a Collection Code to a payee via SMS, then you will be charged the standard SMS rate by your telco network.

Q10. Is there a service charge imposed for collecting a PEx payment?

A10. No.

Q11. How do I know if the payee has collected the PEx payment?

A11. Step 1: Login to your **Connect** Mobile Banking account.

Step 2: Select "PEx" on the menu;

Step 3: Select "Transaction Status" on "PEx – Payment Express";

Step 4:

- a) Select "Pending for collection" button to view a list of payments that have yet to be collected; or
- b) Select "Successful" button to view list of payments successfully collected.

Q12. Why is my payee unable to make a collection at the PEx Collection on Online Bankingwebsite?

A12. There could be a few possibilities:

- a) The payee may have entered unmatched / incorrect transaction data.
- b) The payee may have exceeded the maximum attempts allowed for entering the correct transaction data.
- c) The Collection Code has expired.
- d) The payer may have canceled the PEx Payment – please refer to payer.

Q13. My payee is unable to make the PEx payment collection as the Collection Code has expired. What should I do?

A13. Step 1: Login to your **Connect** Mobile Banking account;

Step 2: Select “PEx” on the bottom menu;

Step 3: Select “Transaction Status” on PEx – Payment Express;

Step 4: Select “Failed” button to view the list of payment;

Step 5: Once you have located the said expired payment in this list, you may proceed to re-initiate a PEx transaction to the said payee.

Q14. My payee has successfully collected the PEx payment once. Can he / she collect the same payment again?

A14. No. The payee can collect a PEx payment one time only.

Q15. Can I cancel a PEx transaction that has been previously successfully initiated?

A15. Yes, as long as it has not been collected by the payee. You are required to inform the payee prior cancellation of the PEx transaction.

Q16. What should I do if my smart phone ran out of battery before I was able to complete my PEx transaction?

A16. Step 1: Login to your **Connect** Mobile Banking account;

Step 2: Select “PEx” on the bottom menu;

Step 3: Select “Transaction Status” on PEx – Payment Express;

Step 4: Select “Pending for collection” button. If you do not find your transaction here, you may proceed to initiate the PEx transaction again.

Q17. Can I send the Collection Code via SMS to an overseas mobile number?

A17. No. At the moment **Connect** Mobile Banking only accepts Vietnamese mobile phone numbers.