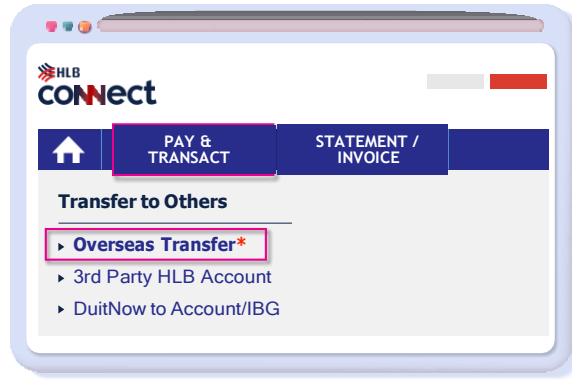
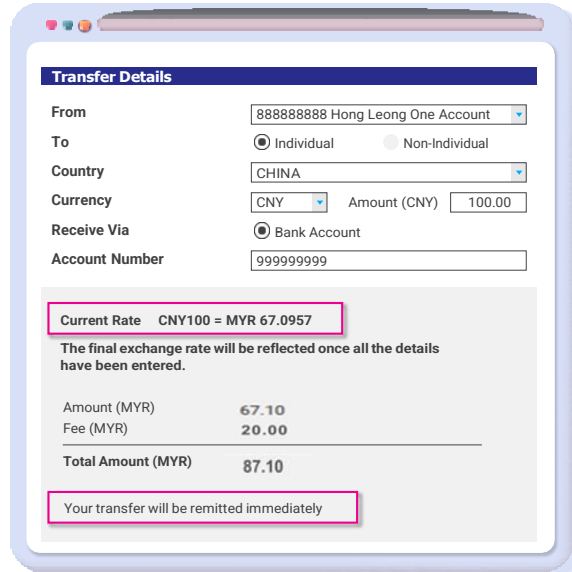




Get started by logging into HLB Connect Online.



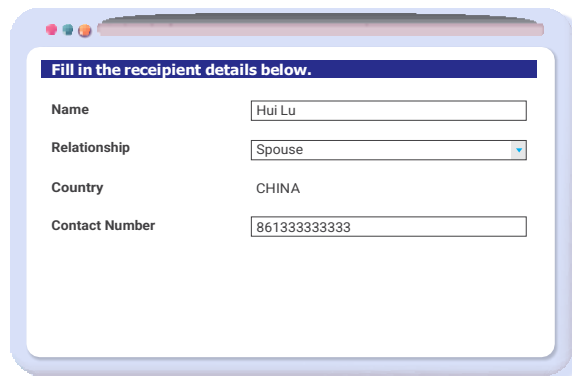
Login to HLB Connect Online > Select “PAY & TRANSACT” from the main menu > Select “Overseas Transfer”.



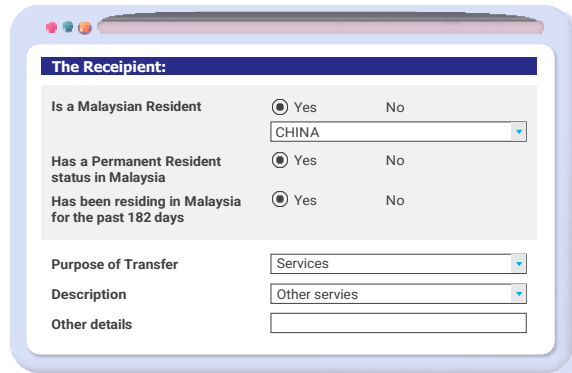
Step 1:
Select the account > Select “Individual” > Select the country > Select the “Currency” specific to country > Enter amount (value in foreign currency) > Select Bank Account > Key in Account Number.

*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.

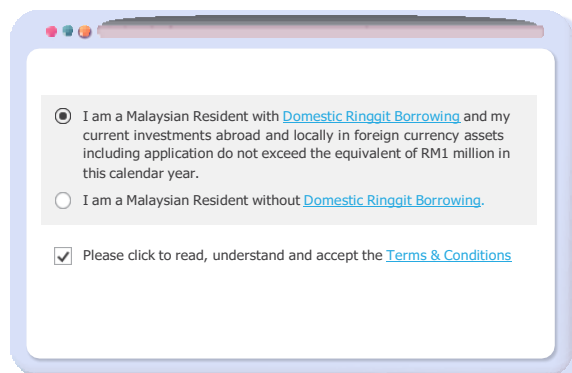


Step 2:
Fill in the required information.

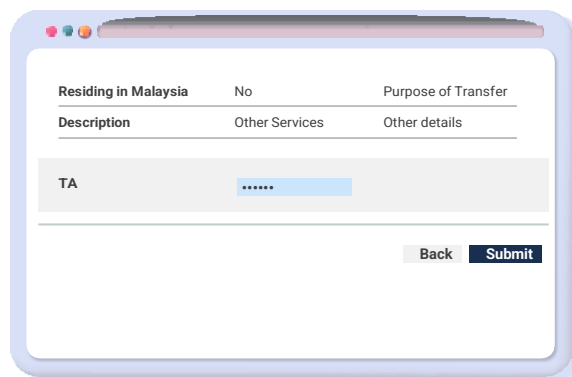


Step 3:
Select the information about the recipient and purpose of transfer.

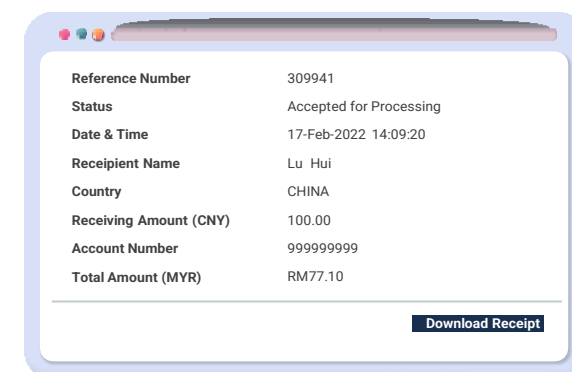
The recipient’s residency status and purpose of transfer are subject to BNM’s BNM’s Foreign Exchange Policy Notices (FEP Notices). Read more about it at www.bnm.gov.my



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



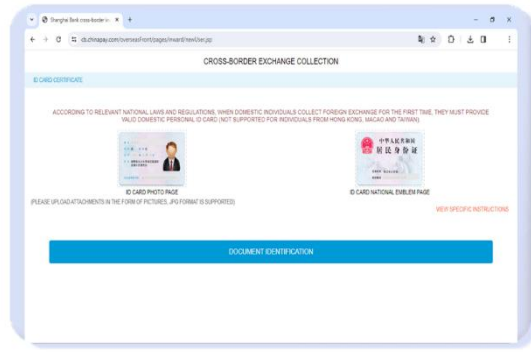
Step 5:
Check the transaction details on the confirmation page > Enter TAC or use AppAuthorise to approve the transaction > Click “Submit”.



Step 6:
View the “Transfer Summary” > Download the receipt for your reference.

Kindly be reminded

Account Registration for Recipient with ChinaPay.



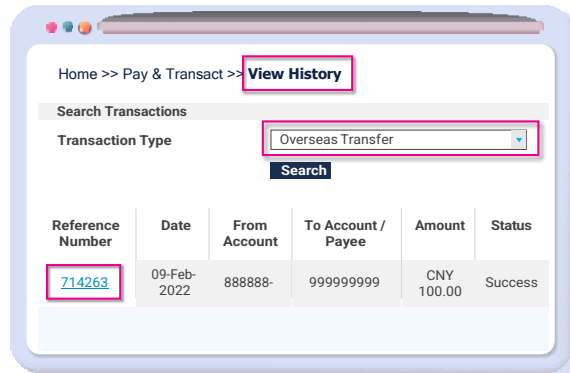
For first-time recipients, it is essential to complete online registration with ChinaPay within **72 hours of this transfer** to ensure prompt receipt of funds.

If a recipient opts to register their account post-transaction, they will receive an SMS from ChinaPay containing the registration weblink.

Registration Weblink:
cb.chinapay.com/overseasFront/pages/inward/newUser.jsp

Failure to register within the specified time frame will result in cancellation of the transaction, with only the principal amount being refunded.

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.