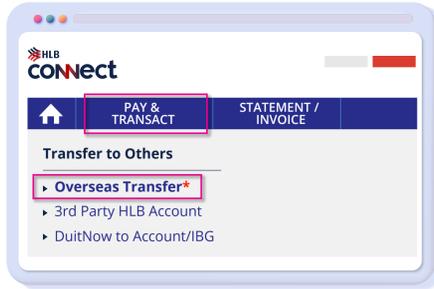


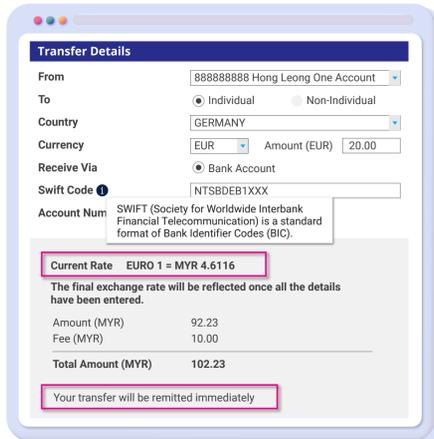


Send to Europe (credit bank account)

Get started by logging into HLB Connect Online.



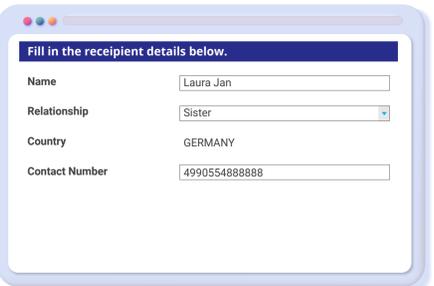
Login to HLB Connect Online > Select "PAY & TRANSACT" from the main menu > Select "Overseas Transfer".



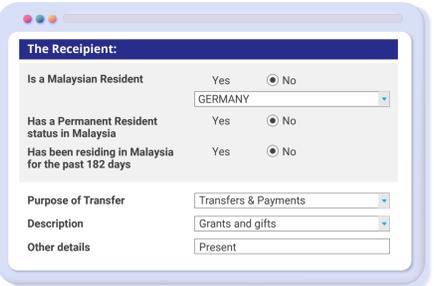
Step 1:
Select the account > Select "Individual" > select the country > Select the "Currency" specific to country > Enter amount (value in foreign currency) > Select Bank Account > Enter Swift Code > Key in Account Number.

*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.

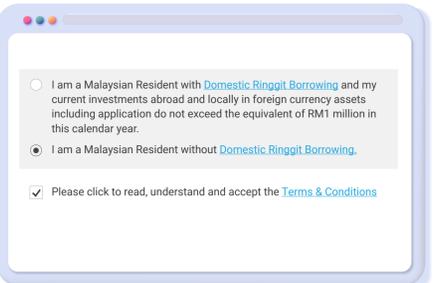


Step 2:
Fill in the required information.

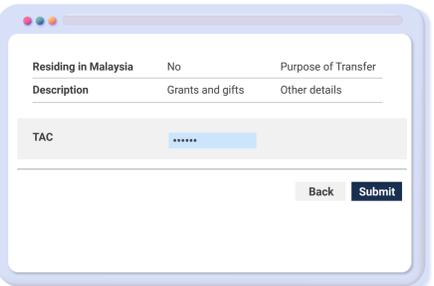


Step 3:
Select the information about the recipient and purpose of transfer.

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



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



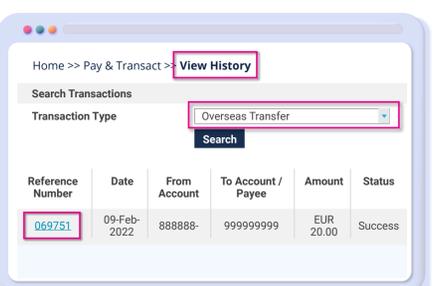
Step 5:
Check the transaction details on the confirmation page > Enter TAC or use AppAuthorise to approve the transaction > Click "Submit".



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