




HLB WALLET ACCOUNT-i: (“HLB WALLET”)
FREQUENTLY ASKED QUESTIONS (FAQ)

Last Updated: 23 February 2023

No	Questions	Answers
1	What is HLB Wallet?	HLB Wallet is a multi-currency bank account that reward customers with instant Cashback for digital payments instead of profit rate.
2	What are the benefits of choosing HLB Wallet as compared to other deposit products of Hong Leong Islamic Bank (“HLISB”)?	<ul style="list-style-type: none"> • Convenience of application where customers can apply digitally through the Apply@HLB App 24/7 • Instant Cashback for selected digital payments i.e. QR Pay to business, pay bills and prepaid reloads • Multi-currency feature which allows customer to buy and sell up to 12 foreign currencies via HLB Connect and spend it using Hong Leong Debit Card-i (“Debit Card-i”) <p>IMPORTANT: Customer is required to uplift the account limit to access this feature</p>
3	Who can apply for HLB Wallet?	Eligibility to open HLB Wallet are as follows: <ul style="list-style-type: none"> • Malaysian with NRIC • Age 18 and above • New to HLISB or existing HLISB customers • Individual account only
4	How to apply for HLB Wallet?	You can apply for HLB Wallet digitally via the Apply@HLB App. Scan below to download the Apply@HLB App to get started. 
5	Can I apply for HLB Wallet jointly with my sibling?	No. HLB Wallet is for individual account only.
6	Can I open HLB Wallet for my company?	No. HLB Wallet is for individual account only.
7	What do customers get from applying for HLB Wallet?	<p>For new-to-bank customers:</p> <ul style="list-style-type: none"> • HLB Wallet account number • HLB Connect access • Debit Card-i <p>For existing bank customers:</p> <ul style="list-style-type: none"> • HLB Wallet account number which will be linked to their existing HLB Connect access.

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8	I have applied for HLB Wallet. When will I receive the Debit Card-i?	You will receive your Debit Card-i via post based on the address you have specified in your online application and it will be delivered to you within fourteen (14) days after you have successfully made the initial deposit into your HLB Wallet via an online transfer.
9	What are the differences between HLB Wallet and other e-wallets?	<p>E-wallet:</p> <ul style="list-style-type: none"> • Issued by E-Money Issuer (bank and non-bank) registered with Bank Negara Malaysia • May or may not come with debit card-i (depending on the E-Money Issuer) • Money in the e-wallets is NOT protected by PIDM <p>HLB Wallet:</p> <ul style="list-style-type: none"> • A bank account with a default maximum account balance limit (“capping”) of RM4,999 by Hong Leong Islamic Bank Berhad NOTE: The capping can be removed via biometric verification at any HLISB branches. Notwithstanding this, the capping is automatically removed for qualified customer and they will be notified. • Comes with an Debit Card-i that is recognized globally • Stores Ringgit Malaysia and 12 foreign currencies • Money in the HLB Wallet is protected by PIDM up to RM250,000 for each depositor
10	How much is the initial deposit and how do I make an initial deposit into HLB Wallet?	<ul style="list-style-type: none"> • Minimum initial deposit is RM50 (unless stated otherwise) • Intrabank transfer from HLB Connect • Interbank transfer from another bank <p>NOTE: Initial deposit must be from your own bank account</p>
11	Can my initial deposit into the HLB Wallet be made via my friend’s/family member’s bank account?	No, the initial deposit into the HLB Wallet must be from your own bank account only.
12	What will happen if I do not make an initial deposit into my HLB Wallet?	Your HLB Wallet will be closed automatically after 90 calendar days if no initial deposit is made after account opening.
13	Can I deposit/top-up/reload my HLB Wallet with my Credit Card?	<p>No. You may deposit/top-up/reload your HLB Wallet by any methods below:</p> <ul style="list-style-type: none"> • Intrabank transfer from HLB Connect or ATM • Interbank transfer from another bank • Cash deposit via HLISB/Hong Leong Bank (“HLB”) Cash Deposit Machines

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14	Can I withdraw cash from HLB Wallet?	<p>Yes. You may withdraw cash from your HLB Wallet at any HLISB/HLB ATMs with your Debit Card-i or by using the Cardless Withdrawal feature on the HLB Connect App at no cost.</p> <p>Alternatively, you may also withdraw cash with your Debit Card-i from any non-HLISB/HLB ATMs and an RM1 fee will be imposed.</p>																											
15	Will I earn profit from HLB Wallet?	No, HLB Wallet does not earn any profit.																											
16	What else can I do with HLB Wallet?	<p>HLB Wallet allows you to:</p> <ul style="list-style-type: none"> • Perform payments using QR Pay • Pay your bills and perform mobile reloads • Access to thousands of JomPay billers • Fund transfer to own and other bank accounts • Buy and sell foreign currencies 																											
17	How much Cashback can I earn from my HLB Wallet?	<p>Up to RM10 per month when you perform the following digital payments via HLB Connect:</p> <table border="1"> <thead> <tr> <th rowspan="2">Eligible Digital Payments</th> <th rowspan="2">Cashback Per Payment (RM)</th> <th rowspan="2">Minimum Payment to Qualify (RM)</th> <th colspan="2">Maximum Monthly Cashback</th> </tr> <tr> <th>Eligible Payments (#)</th> <th>Cashback Amount (RM)</th> </tr> </thead> <tbody> <tr> <td>QR Pay (DuitNow QR) to business</td> <td>0.25</td> <td>15.00</td> <td>24</td> <td>6.00</td> </tr> <tr> <td>Pay Bill</td> <td>1.00</td> <td>50.00</td> <td>3</td> <td>3.00</td> </tr> <tr> <td>Prepaid Reload</td> <td>1.00</td> <td>50.00</td> <td>1</td> <td>1.00</td> </tr> <tr> <td colspan="4">Total Maximum Monthly Cashback</td> <td>10.00</td> </tr> </tbody> </table>	Eligible Digital Payments	Cashback Per Payment (RM)	Minimum Payment to Qualify (RM)	Maximum Monthly Cashback		Eligible Payments (#)	Cashback Amount (RM)	QR Pay (DuitNow QR) to business	0.25	15.00	24	6.00	Pay Bill	1.00	50.00	3	3.00	Prepaid Reload	1.00	50.00	1	1.00	Total Maximum Monthly Cashback				10.00
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18	What is “QR Pay to business”?	<p>It refers to DuitNow QR payment made via the QR Pay function on the HLB Connect App to business entity who is a registered DuitNow QR merchant. Example:</p> <table border="1"> <thead> <tr> <th>Payment Type</th> <th>Entity</th> <th>Registered DuitNow Merchant</th> <th>Eligible For Cashback</th> </tr> </thead> <tbody> <tr> <td>QR Pay to ChaTime for bubble tea</td> <td>Business</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>QR Pay to Zarina for nasi lemak</td> <td>Individual</td> <td>No</td> <td>No</td> </tr> <tr> <td>QR Pay to Warung ABC for nasi lemak</td> <td>Business</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>QR Pay to friend for lunch (split bill)</td> <td>Individual</td> <td>No</td> <td>No</td> </tr> </tbody> </table>	Payment Type	Entity	Registered DuitNow Merchant	Eligible For Cashback	QR Pay to ChaTime for bubble tea	Business	Yes	Yes	QR Pay to Zarina for nasi lemak	Individual	No	No	QR Pay to Warung ABC for nasi lemak	Business	Yes	Yes	QR Pay to friend for lunch (split bill)	Individual	No	No							
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19	How long must I wait for my Cashback?	<p>Cashback is instant upon successful transaction and it will be reflected in your HLB Wallet Transactions history via the HLB Connect App.</p> <p>What you need to do: Step 1: Login to HLB Connect App and click on Wallet Account-i box Step 2: Refer to Transactions</p> <p>Alternatively, you may also refer to your HLB Wallet bank statement.</p>
20	Can I close my HLB Wallet?	Yes, you may perform account closure by visiting any HLISB/HLB branches.
21	Are there any fees on early account closure?	There are no charges for account closure.
22	Who should I contact if I detected any fraud or unauthorized transactions from my HLB Wallet or debit card-i?	If you encounter such situations, please call us immediately at +603 7626 8899.
23	Are there any charges for using HLB Wallet?	<p>The standard fees and charges for Bank Account and Debit Card-i apply, please visit our website or scan below for more info.</p> <p>Bank Account (www.hlisb.com.my/depositcharges)</p>  <p>Debit Card-i (www.hlisb.com.my/dci1)</p> 

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24	I am an existing HLB Connect user. Can I apply for HLB Wallet?	<p>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 (ATM/CDM) using your existing Debit Card-i.</p> <p>You can apply for HLB Wallet digitally via the Apply@HLB App.</p> <p>Please refer to item 4</p>		
25	What is the currency that I can use on HLB Wallet?	<p>The default currency for HLB Wallet is Ringgit Malaysia.</p> <p>In addition, when your default maximum account balance limit is removed, you can start to keep up to 12 foreign currencies with the multi-currency feature as below:</p> <table border="1" data-bbox="624 707 1442 936"> <tbody> <tr> <td> <ul style="list-style-type: none"> • Singapore Dollar (SGD) • New Zealand Dollar (NZD) • Hong Kong Dollar (HKD) • US Dollar (USD) • Australia Dollar (AUD) • Saudi Arabian Riyal (SAR) </td> <td> <ul style="list-style-type: none"> • Chinese Renminbi (CNH) • Thai Baht (THB) • Euro (EUR) • Pound Sterling (GBP) • Canadian Dollar (CAD) • Japanese Yen (JPY) </td> </tr> </tbody> </table>	<ul style="list-style-type: none"> • Singapore Dollar (SGD) • New Zealand Dollar (NZD) • Hong Kong Dollar (HKD) • US Dollar (USD) • Australia Dollar (AUD) • Saudi Arabian Riyal (SAR) 	<ul style="list-style-type: none"> • Chinese Renminbi (CNH) • Thai Baht (THB) • Euro (EUR) • Pound Sterling (GBP) • Canadian Dollar (CAD) • Japanese Yen (JPY)
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26	How to deposit foreign currency into HLB Wallet?	<p>What you need to do:</p> <p>Step 1: Login to HLB Connect App and tap on Menu, then tap on Foreign Currency Deposit</p> <p>Step 2: Select the currency you wish to convert and enter the required amount</p> <p>Step 3: Follow instructions on screen to proceed</p>		
27	Can I withdraw foreign currencies using my Debit Card-i when I am overseas?	<p>Yes, you can. What you need to do:</p> <p>Step 1: Login to HLB Connect App and tap on HLB Wallet-i box</p> <p>Step 2: Tap on Services</p> <p>Step 3: Tap on Debit Card Settings</p> <p>Step 4: Toggle right to enable the Overseas Withdrawal</p>		
28	Can I pay with foreign currency using my Debit Card-i?	<p>Yes, you can. What you need to do:</p> <p>Step 1: Login to HLB Connect App and tap on HLB Wallet-i box</p> <p>Step 2: Tap on Services</p> <p>Step 3: Tap on Debit Card Settings</p> <p>Step 4: Toggle right to enable the Overseas Retail Purchase</p>		
29	<p>My Debit Card-i spending limit is set based on my local usage in Malaysia.</p> <p>I am travelling soon, so how do I increase my daily spending limit on my HLB Debit Card-i?</p>	<p>What you need to do:</p> <p>Step 1: Login to HLB Connect Internet Banking and click on Other Service from the Main Menu</p> <p>Step 2: On the Debit/ATM Card module, select Card Transaction Limit</p> <p>Step 3: On Retail Purchase (Local & Overseas), enter new Permanent Limit</p>		

		Do be reminded that the daily limit is in MYR and you should consider the foreign currency you are spending on when updating the New Limit.
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