

## HLB WALLET ACCOUNT-i: (“HLB WALLET-i”)

### FREQUENTLY ASKED QUESTIONS (FAQs)

Last Updated: 9 June 2023

| No                          | Questions  | Answers   |
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| <b>For Adult and Minors</b> |  |   |
| 1                           | Who can apply for an HLB Wallet-i?                                 | <p>Below are the eligibilities:</p> <ul style="list-style-type: none"><li>• Malaysian individuals with NRIC</li><li>• Aged 12 and above</li><li>• New to Hong Leong Islamic Bank Berhad (“HLISB”) or existing HLISB customers</li></ul> <p>Note: The service is available 24/7 via <b>HLB Connect App</b>.</p>  |
| 2                           | What are the differences between HLB Wallet-i and other e-wallets? | <p><b>E-wallets:</b></p> <ul style="list-style-type: none"><li>• Issued by E-Money Issuer (bank and non-bank) registered with Bank Negara Malaysia</li><li>• May or may not come with debit card-i (depending on the issuer)</li><li>• Money in the e-wallets is <b>NOT</b> protected by PIDM</li></ul> <p><b>HLB Wallet-i:</b></p> <ul style="list-style-type: none"><li>• A bank account with a default limit set by HLISB</li><li>• Comes with a Hong Leong Visa Debit Card-i that is recognised globally</li><li>• <b>Stores Ringgit Malaysia and 12 foreign currencies (HLB Wallet+ only)</b></li><li>• Money in the HLB Wallet-i is protected by PIDM up to RM250,000 per depositor</li></ul>                     |
| 3                           | What do customers get from applying for HLB Wallet-i?              | <p><b>For New-to-Bank customers (Adult):</b></p> <ul style="list-style-type: none"><li>• HLB Wallet-i Account number</li><li>• HLB Connect (Internet Banking and App) access</li><li>• Hong Leong Visa Debit Card-i (Issued automatically). There will be no issuance fee however an annual fee of RM8 is applicable from Year 2</li></ul> <p><b>For New-to-Bank customers (Minor):</b></p> <ul style="list-style-type: none"><li>• HLB Wallet-i Account number</li><li>• HLB Connect App access</li><li>• Hong Leong Visa Debit Card-i (Application is required). Minors (aged 12 to 17) are required to visit any HLISB/Hong Leong Bank (“HLB”) branches with their parent with proof of relationship which</li></ul> |

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|   |  | <p>includes original copy of the birth certificate. There will be no issuance fee however an annual fee of RM8 is applicable from Year 2</p> <p><b>For Existing-to-Bank customers:</b></p> <ul style="list-style-type: none"> <li>HLB Wallet-i Account number and it is linked to their existing HLB Connect access</li> </ul>  |
| 4 | What are the benefits of choosing HLB Wallet-i as compared to other deposit products of HLISB? | <ul style="list-style-type: none"> <li>Convenience of application, customers can apply through the <b>HLB Connect App 24/7</b></li> <li>Instant cashback for selected digital payments on HLB Connect i.e. fund transfers, QR Pay to businesses, bill payments and prepaid reloads</li> <li>Peace of mind with a fixed account balance limit of RM4,999 (for Adult) and RM2,500 (for Minor) Selected Adults can upgrade to HLB Wallet+ via HLB Connect for unlimited account limit.</li> <li>HLB Wallet+ customers will have access to the multi-currency feature, which allows them to buy and sell up to 12 foreign currencies via HLB Connect (Internet Banking and App) and spend in foreign currencies using the Hong Leong Visa Debit Card-i.</li> </ul> <p>Please refer to the Terms &amp; Conditions for more details on the cashback reward.</p> |
| 5 | Can customers withdraw cash from HLB ATM machines?   | <p>Yes. HLB Wallet-i (Adult) and HLB Wallet+ (Adult) customers can withdraw cash from any HLB ATMs with their Hong Leong Visa Debit Card-i or Cardless Withdrawal feature on the HLB Connect app at no cost.</p> <p>Alternatively, customers could also withdraw cash with their Hong Leong Visa Debit Card-i from any non-HLISB/HLB ATMs. The usual RM1 fee is applicable.</p> <p><b>IMPORTANT: ATM withdrawal is not applicable for Minors.</b></p>   |
| 6 | What else can I do with HLB Wallet-i?  | <p>HLB Wallet-i allows you to conveniently make digital payments with HLB Connect:</p> <ul style="list-style-type: none"> <li>Perform fund transfers to own and other bank accounts</li> <li>Perform payments using QR Pay</li> <li>Pay your bills and perform prepaid reloads</li> <li>Access to thousands of JomPay billers</li> <li>Buy foreign currencies (HLB Wallet+ only)</li> </ul>   |
| 7 | How do I make an initial deposit into HLB Wallet-i?  | <ul style="list-style-type: none"> <li>Fund transfers from another bank account in your own name</li> <li>For Minor, your parent must assist you by performing a fund transfer from their bank account</li> </ul>   |
| 8 | Can I deposit/top-up/reload my HLB Wallet-i with Credit Card?                                  | <p>No. The following are ways to deposit/top-up/reload your HLB Wallet-i:</p> <ul style="list-style-type: none"> <li>Intrabank transfers from HLB Connect or ATMs</li> <li>Interbank transfers from another Bank</li> </ul>   |

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| 9   | Can I close my HLB Wallet-i?  | Yes, you can perform account closure at any HLISB/HLB branches.   |   |   |
| 10  | Who should I contact if I detected any fraud or unauthorised transactions from my HLB Wallet-i or debit card-i?   | Please call the Bank immediately at +603 7626 8899 if you encounter any suspicious transaction(s),  |   |   |
| 11  | Are there any charges using HLB Wallet-i?   | No, this service is free.   |   |   |
| 12  | Will I get profit from the HLB wallet-i?  | No, HLB Wallet-i does not give out profit.  |   |   |
| 13  | What is the currency that I can use on HLB Wallet+?   | <p>The default currency for HLB Wallet+ is Ringgit Malaysia.<br/>In addition, you can keep up to 12 foreign currencies with the multi-currency feature as below:</p> <table><tr><td><ul style="list-style-type: none"><li>• Singapore Dollar (SGD)</li><li>• New Zealand Dollar (NZD)</li><li>• Hong Kong Dollar (HKD)</li><li>• US Dollar (USD)</li><li>• Australia Dollar (AUD)</li><li>• Saudi Arabian Riyal (SAR)</li></ul></td><td><ul style="list-style-type: none"><li>• Chinese Renminbi (CNH)</li><li>• Thai Baht (THB)</li><li>• Euro (EUR)</li><li>• Pound Sterling (GBP)</li><li>• Canadian Dollar (CAD)</li><li>• Japanese Yen (JPY)</li></ul></td></tr></table> <p><b>IMPORTANT:</b> The multi-currency feature is not available for Minor and HLB Wallet-i. Only HLB Wallet+ has multi-currency feature.</p> | <ul style="list-style-type: none"><li>• Singapore Dollar (SGD)</li><li>• New Zealand Dollar (NZD)</li><li>• Hong Kong Dollar (HKD)</li><li>• US Dollar (USD)</li><li>• Australia Dollar (AUD)</li><li>• Saudi Arabian Riyal (SAR)</li></ul> | <ul style="list-style-type: none"><li>• Chinese Renminbi (CNH)</li><li>• Thai Baht (THB)</li><li>• Euro (EUR)</li><li>• Pound Sterling (GBP)</li><li>• Canadian Dollar (CAD)</li><li>• Japanese Yen (JPY)</li></ul> |
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| 14  | Are there any fees on early account closure?  | There are no charges. You may perform account closure by visiting any HLISB/HLB branches.   |   |   |
| 15  | I am an existing HLB Connect user. Can I apply for HLB Wallet-i?  | Yes, you can. Your HLB Wallet-i will be automatically linked to your existing HLB Connect. You will also be able to withdraw cash from our Self-Service Terminal (ATM/CRT) using your existing Hong Leong Visa Debit Card-i .   |   |   |
| 16  | What happens to my inactive HLB Wallet-i?   | Your HLB Wallet-i will be closed automatically after 90 calendar days if there is no monetary activity after account opening date.  |   |   |

| For Minors (Aged 12 to 17) |  |  |
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| 17                         | I am 15 years old, how do I apply for HLB Wallet-i?  | <p>Once you have received permission from your parent, you can apply for HLB Wallet-i digitally via the <b>HLB Connect App</b> with these simple steps below:</p> <ol style="list-style-type: none"> <li>1) Download the HLB Connect App;</li> <li>2) Click on the “Apply HLB Wallet” and you will be led to the Apply@HLB app; and</li> <li>3) Complete the account application.</li> </ol>       |
| 18                         | My parent does not allow me to open the account, can I get my friend who is 25 years old to help me? | No, only your parent can activate your account.  |
| 19                         | What do you mean by “getting parent’s permission”?   | Before you apply for HLB Wallet-i, you will need to inform your parent and your parent's consent is required to complete your account application.   |
| 20                         | Do I give my mum or dad’s detail when filling the application?                                       | <p>Yes, you need to provide either your mother <b>OR</b> your father’s details. Your parent will be notified via email and you will need your parent’s help to activate your HLB Wallet-i by making an initial deposit.</p> <p>The Bank may also contact your parent for verification purposes.</p>  |
| 21                         | How can my parent make a deposit to my HLB Wallet-i?   | Your parent would need to make a fund transfer from their own bank account to your HLB Wallet-i account. You will receive your account details once your application is approved.  |
| 22                         | How do I apply for a Hong Leong Visa Debit Card-i?   | You may visit any HLISB/HLB branches with your parent to apply for Hong Leong Visa Debit Card-i. Please remind your parent to bring along their NRIC and your original birth certificate.  |
| 23                         | What can I do with my Hong Leong Visa Debit Card-i?  | <p>Enjoy the convenience of cashless payments, you can perform the followings:</p> <ul style="list-style-type: none"> <li>• Pay for things in stores (retail purchases) with a daily limit of RM200; and</li> <li>• Pay for things online (online purchases) with a daily limit of RM200.</li> </ul> <p>For details on the maximum daily spending limit, please refer to <b>item 26</b> below.</p> |
| 24                         | Can I withdraw cash with my Hong Leong Visa Debit Card-i?  | No. It is advisable to go cashless for safer payments. In addition, you can track your spending via the HLB Connect App.   |
| 25                         | What else can I do with the HLB Connect App?   | <p>Experience the convenience of mobile banking and earn instant cashback when you perform:</p> <ul style="list-style-type: none"> <li>• Payments using QR Pay</li> <li>• Fund Transfers</li> <li>• Bill Payments</li> <li>• Prepaid Reloads</li> </ul>  |

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|    |  | Please refer to the Terms & Conditions for more details on the cashback reward.   |
| 26 | Is there any limit set on my HLB Wallet-i? | <p>The maximum you can store in your HLB Wallet-i is RM2,500.</p> <p>As an added security, your maximum daily spending limit is capped at <b>RM600</b>, as below:</p> <ul style="list-style-type: none"> <li>• <b>RM200</b> for online payment and fund transfers via HLB Connect App (which includes QR Pay, bill payments, and prepaid reloads);</li> <li>• <b>RM200</b> for Debit Card-i retail purchases; and</li> <li>• <b>RM200</b> for Debit Card-i online purchases.</li> </ul> |

**Member of PIDM. HLB Wallet-i and HLB Wallet+ are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.**

**If you have any enquiries regarding these FAQs, please email us at [hlonline@hlbb.hongleong.com.my](mailto:hlonline@hlbb.hongleong.com.my).**