

About HLB Connect

1. What is HLB Connect?

HLB Connect provides you with the convenience of accessing your bank accounts and performing online banking transactions through online and mobile banking.

2. What are the services available on HLB Connect?

You are able to perform the following services with HLB Connect:

| Service | HLB Connect Mobile App | HLB Connect Online Banking |
|--|------------------------|---|
| Check account balance and transaction history | ✓ | ✓ |
| Perform fund transfers to: <ul style="list-style-type: none"> • Your own accounts • Third party HL Bank accounts | ✓ | ✓ |
| Perform interbank transfers in Singapore | ✓ | ✓ |
| Set up standing instructions | ✓ | ✓ |
| Place/withdraw fixed deposits | | ✓ |
| Request new cheque books | | ✓ |
| Submit a stop cheque request | | ✓ |
| Update email address | | ✓ (24 hours waiting period before taking effect) |

3. Is HLB Connect available 24 hours?

Yes, HLB Connect operates 24/7. However, we do periodically carry out maintenance on our services. During maintenance, access to HLB Connect may not be available. Please refer to the 'Important Information' section on the Login page for maintenance information.

4. Is there a fee for using HLB Connect?

There is no fee for using HLB Connect. However, standard banking charges will be applicable for certain transactions. For a list of these charges, please visit our website <https://www.hlb.com.sg/>

5. How do I install HLB Connect mobile app?

You may download the HLB Connect mobile app from the official App Store (for iPhone users) or Google Play (for Android users). As a security measure, do not download the mobile app from other sites.

6. Is there a minimum requirement for my mobile device to download HLB Connect mobile app?

For iPhone users, your mobile device should be iOS13 or higher.

For Android users, your mobile device should be v0.5 or higher.

Register for HLB Connect

7. Who is eligible for HLB Connect?

HL Bank customers with active accounts (Current / Savings / Fixed Deposit / Personal Loan) can register for HLB Connect.

8. How do I register for HLB Connect?

Follow the steps below to get access to HLB Connect:

- i. Click on the “Register for Online Banking”
- ii. Choose between “Retrieve Myinfo with Singpass” or “Don’t have Singpass?”
 - If you choose “Retrieve Myinfo with Singpass?”, scan the QR code to verify your identity
 - If you choose “Don’t have Singpass?”, visit us at HL Bank or mail to us the [eConnect form](#). We will issue a Temporary ID to you. Once you receive it, please visit our page again and click on ‘Register for Online Banking’
- iii. Enter your Account Number and SMS OTP
- iv. Create your username and password to login

9. What is a Temporary ID?

A Temporary ID is an initial ID issued to you by the Bank when you log on to HLB Connect for the first time. This ID may only be used once.

10. How can I update my mobile phone number?

You may visit HL Bank or mail to us the eConnect form, click [here](#) to download form.

11. How should I construct my password for HLB Connect?

Your HLB Connect password:

- should be at least 8 digits with lower and upper case alphabets and numbers;
- should not be based on guessable information such as your user-id, personal telephone number, birthday or other personal information;
- should be kept confidential and not be divulged to anyone;
- should be memorised and should not be recorded anywhere;
- should be changed regularly or when there is any suspicion that it has been compromised or impaired; and
- should not be used for different websites, applications or services, particularly when they relate to different entities.

Log in to HLB Connect

12. How do I log in to HLB Connect for the first time?

- a. Log in to HLB Connect mobile app
 - Enter your username and password set up during registration
 - You will then receive an SMS OTP. Enter the OTP shown on your mobile phone
 - You will then receive an Email OTP. Enter the OTP shown in the email
- b. Log in to HLB Connect via computer
 - Login using Singpass or enter the Username and Password set up during registration
 - If you haven't yet, you will then need to download the HLB Connect mobile app and login to activate your AppAuthorise digital token by following the on-screen instructions
 - If your AppAuthorise digital token is activated, you will need to authorise your login with your mobile phone by following the on-screen instructions.

13. Can I change my Password?

Yes, it is recommended that you change your Password periodically to safeguard the security of your online banking account. Select "Other Services" – "Change Password" to make the necessary Password change.

14. Can I change my Username?

Yes, you may change your username by resetting your HLB Connect account. Please visit HL Bank or mail us the eConnect form to perform this change.

15. What if I have forgotten my Username and/or Password? What should I do?

Please reset using Singpass or submit the eConnect Form to request for Temporary ID for reset.

16. What should I do if I suspect that there has been unauthorised access to my HLB Connect account?

You are advised to:

- Contact us at +65 63498330 immediately to suspend your HLB Connect account; and
- Log in to HLB Connect to change your Password. Select "Other Services" – "Change Password" to make the necessary Password change.

17. Can I login to HLB Connect mobile app on multiple devices?

No, you can only login to HLB Connect mobile app on one device at a time. If you wish to switch devices, on your current device, go to 'More' > 'Device' > 'Remove' and then proceed to login on your new device.

Using HLB Connect AppAuthorise Digital Token

18. What is HLB Connect AppAuthorise digital token?

HLB Connect AppAuthorise is a digital token installed in your mobile phone with our HLB Connect mobile app. It will replace your security token or SMS OTP for HLB Connect Online Banking.

19. How can I activate AppAuthorise digital token?

You may activate your AppAuthorise digital token on your mobile phone with the following steps:

- i. Download HLB Connect app on your mobile phone
- ii. Enter your username and password to log in
- iii. Enter the SMS OTP sent to your registered mobile number
- iv. Enter the Email OTP sent to your registered email address
- v. Your AppAuthorise digital token will be fully activated in 24 hours

If you have a security token, you may also use it to activate your AppAuthorise digital token with the following steps:

- i. Download HLB Connect app on your mobile phone
- ii. Enter your username and password to log in
- iii. Tap on 'Activate via Physical Token'
- iv. Follow the on-screen instructions to generate and enter the OTP
- v. Your AppAuthorise digital token will be fully activated in 24 hours

20. Can I continue to use the security token or SMS OTP after I have activated AppAuthorise digital token?

No, once you have activated your AppAuthorise digital token on your mobile phone, you will not be able to use your security token or SMS OTP.

21. Will I be able to start authorizing transactions immediately after activating AppAuthorise digital token?

For greater security, you will only be able to start authorizing high risk transactions 24 hours after activating your AppAuthorise digital token on your mobile phone. This is intended to protect our customers and this period cannot be shortened.

High risk transactions include adding a new payee, transferring to a new payee, updating your contact information, updating your limits, updating your password and updating your notification settings.

22. How do I authorise online transactions after activating AppAuthorise digital token?

When you request to perform a transaction on HLB Connect Online Banking, you will receive a push notification on your mobile phone with AppAuthorise digital token. Tap on the push notification to review the transaction request and then select 'Authorise'.

23. Why am I not receiving a push notification to authorise my transactions?

Please ensure there is internet connection and check if you have enabled push notifications for the HLB Connect app via the following ways:

For iOS devices:

Step 1: Access Settings > Select Notifications

Step 2: Select HLB Connect app > Turn on Notifications

For Android devices:

Step 1: Access Settings > Select Apps & Notifications

Step 2: Select Notifications > Select App Notifications

Step 3: Select HLB Connect app > Turn on Notifications

24. Can I still authorise my online transactions if I turn off the push notification?

Yes, you can authorise the online transactions by launching the HLB Connect app > select 'AppAuthorise' on the login screen > select 'Authorise' on the request screen

25. Can I use AppAuthorise digital token when I do not have internet connection?

Yes, you can generate an OTP or Transaction Code manually. Launch the HLB Connect app > select 'AppAuthorise' on the login screen > select 'One Time Password' or 'Transaction Code' as required by the on-screen instructions on your HLB Connect online banking. An OTP or Transaction Code will be generated to be entered into your HLB Connect online banking.

HLB Connect Emergency Lock

26. Can I temporarily suspend my banking accounts and HLB Connect online and mobile banking account?

Yes, if you suspect you are a victim of a fraud or scam, you can immediately lock access to your online and mobile banking account by following the steps below:

Through mobile app: Launch HLB Connect app > Select 'Emergency Lock' on the login screen > Swipe to confirm to lock your account

Through online banking: Log in with your username and password > Select 'Emergency Lock' from the menu on the left > Confirm to lock your account

Once you have activated the 'Emergency Lock' through your mobile app or online banking, your HLB Connect online would be immediately blocked and you are no longer able to log in and perform any online transactions. The bank will proceed to block your current/savings accounts and fixed deposit accounts within the next working day.

27. How do I lift the suspension on my banking accounts and HLB Connect online and mobile banking account after suspending access?

Contact us at +65 6349 8330 to request to lift the suspension.

Second Factor Authentication ("2FA")

28. What is 2FA?

2FA is an additional layer of security used by the bank to verify customers' online identity. With 2FA, you will be required to either activate HLB Connect AppAuthorise digital token or provide a unique OTP to access personal account details and perform online transactions.

29. What is a One-Time Password ("OTP")?

An OTP is a single-use 6-digit random number that is used for:

- registering and resetting HLB Connect;
- activating HLB Connect AppAuthorise digital token;
- changing online account settings and performing maintenance; and
- performing specific online banking transactions.

30. What is the bank's approach to 2FA for customers?

To provide flexibility and convenience, customers may activate HLB Connect AppAuthorise digital token or receive the OTP via a security device or SMS and email sent to their registered mobile number and email address.

31. How do I receive an OTP?

The SMS and email OTP is sent to your registered mobile number and email address respectively, when required.

If you have changed your mobile number or email address, please update us by visiting HL Bank or mailing the eConnect form to us. Alternatively, you may use the provided security token to generate the OTP.

32. Can I choose not to use an OTP for HLB Connect?

You will need the OTP to perform online banking transactions or access your account details. This is to ensure that only authorised customers can gain access their banking information.

33. What if my mobile phone is stolen / lost?

Please contact us at +65 63498330 to log a report in the event you lose your mobile phone. We will suspend your HLB Connect account until you have provided us with your latest mobile number.

34. Will I incur any charges for receiving the OTP via SMS?

No. The bank will pay for any outgoing SMS sent to you. You will not be charged for incoming local SMS. However, if you are receiving an SMS while travelling overseas, there may be incoming charges for the SMS depending on the country-specific telecommunications companies.

35. Can I access my HLB Connect account overseas using OTP sent via SMS?

Yes. You will be able to log on to HLB Connect from overseas.

Please ensure your mobile number is registered with the bank and is enabled to receive the SMS OTP from us.

36. I did not receive an SMS OTP after I have entered my Username and Password. Why is this so?

If you do not receive an SMS containing the OTP after entering your Username and Password, it may be due to the following reasons:

- You have not registered your mobile number with us. Please visit HL Bank or mail us the eConnect form
- If you have a security token, you may have chosen to log in via Token OTP. Please generate an OTP with the security token

37. I have confirmed that my mobile number is updated and current but I am still unable to receive the OTP via SMS. What should I do?

If you are still unable to receive the OTP via SMS, it could be due to the following reasons:

- Our SMS gateway could be under maintenance and the system may be experiencing temporary downtime;
- There may be some service delays or interruptions by your mobile service providers
- Your mobile phone may be out of network coverage. Please check the signal strength on your phone and try again when there is better network coverage

Transaction Signing

38. What is Transaction Signing?

Transaction Signing is an additional layer of security used by the bank to verify customers' online identity for high risk and/or high value online transactions.

Transaction Signing requires you to digitally 'sign' transactions, and serves as an authorisation by you to ensure the authenticity of the specific online transaction.

As part of Transaction Signing, you will be required to enter a Challenge Code into the security device, after which an OTP is generated. This OTP is to be used only for the specific intended transaction that is requested.

39. How does Transaction Signing via the security token work?

When prompted for Transaction Signing, you will need to:

- Press the button on the security token;
- Enter the Challenge Code shown on the HLB Connect screen; and
- Press the button on the security token again to generate the 6-digit OTP.

If you are performing transaction signing with AppAuthorise digital token on your mobile phone, please refer to the answer to question 22 above.

40. What are the transactions which require OTP and Transaction Signing on HLB Connect Online Banking?

With AppAuthorise digital token activated

- a. If your mobile phone with AppAuthorise digital token is connected to the internet:
Authenticate your HLB Connect Online Banking transactions by tapping 'Authorise' from the notification received on your mobile phone.
- b. If your mobile phone with AppAuthorise digital token does not have internet connection, please tap on AppAuthorise on your mobile phone to generate an OTP or to perform transaction signing according to the transaction type below:

| Transaction Type | OTP via AppAuthorise digital token | Transaction Signing via AppAuthorise digital token |
|--|------------------------------------|--|
| Registration / Log in | | |
| Log in | √ | |
| Pay & Transfer – 3rd Party Accounts and Other Accounts | | |
| Add Favourite Account (3 rd Party Accounts in HL Bank and any accounts in other banks in Singapore) | | √ |
| 3 rd Party Transfer to favourite account and any other accounts in other Banks in Singapore | √ (To other Banks in Singapore) | |
| Settings | | |
| Change Online Transaction Limits | | √ |
| Update Contact Information | | √ |
| Change Password | √ | |

Without AppAuthorise digital token activated

| Transaction Type | OTP (SMS/Security Token) | Transaction Signing via Security Token |
|--|------------------------------------|--|
| Registration / Log in | | |
| OTP Verification for Registration | √ (SMS OTP Only) | |
| AppAuthorise digital token activation | √ (SMS OTP and Email OTP Only) | |
| Log in | √ | |
| Pay & Transfer – 3rd Party Accounts and Other Accounts | | |
| Add Favourite Account (3 rd Party Accounts in HL Bank and any accounts in other banks in Singapore) | | √ |
| 3 rd Party Transfer to favourite account and any other accounts in other Banks in Singapore | √ (To other Banks in Singapore) | |
| Settings | | |
| Change Online Transaction Limits | | √ |
| Update Contact Information | | √ |

| | | |
|-----------------|---|--|
| Change Password | √ | |
|-----------------|---|--|

41. How do I request for a new security token if I have lost mine?

If you need a new security token, please mail to us the eConnect form, click [here](#) to download form

Token Synchronization

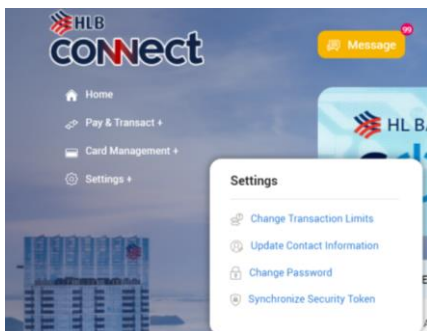
*This is only applicable if you have a security token

42. What is token synchronization?

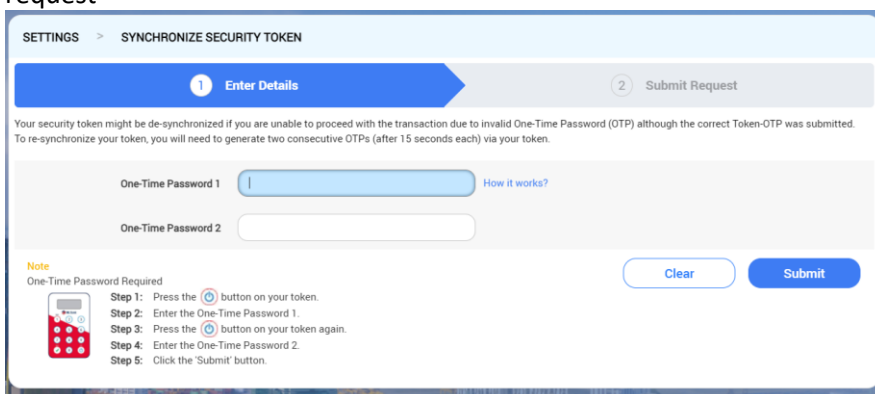
Token synchronization is a function to ensure that your OTP generated from your token is the same on our server end. If a security token is not often used, the calculation of OTP's on the server side would be impacted thus causing the token to become de-synchronized. This will result in the OTP generated not being accurate.

43. How should I go about synchronizing my token?

Step 1: Log on to HLB Connect, upon landing at the overview page, proceed under Settings > Synchronize Security Token



Step 2: Using your token, generate two OTP at 15 seconds internal. Generate OTP1 and then key in, after 15 seconds, Generate OTP2 and key into the field. After which, click “Submit” to complete the request



Step 3: Upon successful synchronization of the security token, you will be able to see the below screen.

SETTINGS > SYNCHRONIZE SECURITY TOKEN

✔ Your token has been successfully re-synchronised.

| | |
|------------------------|---------------------|
| Reference Number | 177348 |
| Status | Successful |
| Transaction Date, Time | 13/06/2021 16:20:22 |

Done

Online Banking Security Tips

44. We encourage the following practices for a safer online banking experience

- Do not select the browser option for storing or retaining your user name and password;
- Do check the authenticity of the bank's website by comparing the URL and the bank's name in its digital certificate or by observing the indicators provided by an extended validation certificate;
- Ensure that the bank's website address changes from 'http://' to 'https://' and a security icon that looks like a lock or key appears when authentication and encryption is expected;
- Do not allow anyone to use or tamper with your security token;
- Do not reveal the OTP generated by your security token to anyone;
- Do not divulge the serial number of your security token to anyone;
- Do check your account information, balance and transactions frequently and report any discrepancy;
- Do inform the bank immediately on the loss of your mobile phone or change in your mobile phone number.

45. What other security precautions and practices should I adopt?

- Install anti-virus, anti-spyware and firewall software on your personal computers and mobile devices.
- Update operating systems, anti-virus and firewall products with security patches or newer versions on a regular basis.
- Remove file and printer sharing in computers, especially when they are connected to the internet.
- Backup critical data regularly.
- Consider the use of encryption technology to protect highly sensitive or confidential information.
- Log off after completing an online session.
- Clear your browser cache after logging off an online session.
- Do not install software or run programs of unknown origin.
- Delete junk or chain emails.
- Do not open email attachments from strangers.
- Do not disclose personal, financial or credit card information to little-known or suspect websites.
- Do not use a computer or a device which cannot be trusted.
- Do not use public or internet café computers to access online services or perform financial transactions.