

## About HL Bank Connect

### 1. What is HL Bank Connect?

HL Bank Connect provides you with the convenience of accessing your bank accounts and performing online banking transactions via the Internet.

### 2. What are the services available on HL Bank Connect?

You are able to perform the following on HL Bank Connect -

- Check your account balance & transaction history
- Perform fund transfers between your own accounts or to third party accounts in HL Bank
- Perform interbank transfers to another account in Singapore via FAST or GIRO
- Set up Standing Instructions (“SI”)
- Place / Withdraw Fixed Deposit
- Request for new cheque books
- Submit a stop cheque request

### 3. Is HL Bank Connect available 24 hours?

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

## Application for HL Bank Connect

### 4. Who is eligible for HL Bank Connect?

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

### 5. How can I apply for this service?

You will need to visit HL Bank or mail to us the eConnect form to apply for HL Bank Connect. We will issue a Temporary ID to you. Once you receive this, please go to <https://www.hlbankconnect.com.sg> and follow the on-screen instructions.

### 6. What is a Temporary ID?

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

### 7. How do I obtain a Temporary ID?

You will need to visit HL Bank or mail us the eConnect form to apply for a Temporary ID.

### 8. Can I use HL Bank Connect immediately after application?

Upon receipt of your Temporary ID, please perform a one-time registration on <https://www.hlbankconnect.com.sg> Please ensure that you have registered your mobile number with us as the one-time password (“OTP”) will be sent via SMS to complete the registration.

### **9. Is there any fee for using HL Bank Connect?**

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

### **10. How should I construct my password for HL Bank Connect?**

Your HL Bank 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.

## **Online Registration for HL Bank Connect**

### **11. What do I need when logging on to HL Bank Connect for the first time?**

Before logging on to HL Bank Connect for the first time, you will need to register online.

### **12. 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.

### **13. What are the registration steps for HL Bank Connect?**

#### **Registration steps:**

You may start your online registration at <https://www.hlbankconnect.com.sg>

#### **Step 1: Enter Details**

Enter the following details:

- Account Type;
- Account Number;
- Temporary ID;
- ID Type; and
- ID Number.

#### **Step 2: One-Time Password Verification**

- Please fill in the OTP field with the 6-digit unique security code that is sent automatically to your registered mobile number.

#### **Step 3: Create Credentials**

- Create your Username and Password for future log in to HL Bank Connect.
- Tick the box to agree with Terms & Conditions for HL Bank Connect and click Confirm.

#### **Step 4: Confirmation**

- Congratulations! Now please, click "Login" with your newly created Username and Password to enjoy HL Bank Connect services.

## **Log in for Customers of HL Bank Connect**

### **14. How do I log in to HL Bank Connect?**

Enter the Username and Password that you had set up during registration.

### **15. 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.

### **16. Can I change my Username?**

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

### **17. What if I had forgotten my Username and/or Password? What should I do?**

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

### **18. What should I do if I suspect that there has been unauthorised access to my HL Bank Connect account?**

You are advised to:

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

## **Second Factor Authentication ("2FA")**

### **19. 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 provide a unique OTP to access personal account details and to perform online transactions.

### **20. What is a One-Time Password ("OTP")?**

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

- registering and resetting HL Bank Connect;
- changing online account settings and performing maintenance; and
- performing specific online banking transactions.

### **21. What is the bank's approach to 2FA for customers?**

To provide flexibility and convenience, customers may receive the OTP via a security token or SMS sent to their registered mobile number.

### **22. How do I receive an OTP?**

The SMS OTP is sent to your registered mobile number, when required.

If you had changed your mobile number, 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.

### **23. Can I choose not to use an OTP for HL Bank 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.

**24. 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 HL Bank Connect account until you have provided us with your latest mobile number.

**25. 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.

**26. Can I access my HL Bank Connect account overseas using OTP sent via SMS?**

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

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

**27. 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
- You had chosen to log in via Token OTP. Please generate an OTP with the security token

**28. 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**

**29. 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.

**30. 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 HL Bank Connect screen; and
- Press the button on the security token again to generate the 6-digit OTP.

31. What are the transactions which require OTP and Transaction Signing?

Transaction Type	OTP (SMS / Security Token)	Transaction Signing via Security Token
<b>Registration / Log in</b>		
OTP Verification for Registration	√ (SMS OTP only)	
Log in	√	
<b>Pay &amp; Transfer – 3<sup>rd</sup> Party Accounts and other accounts</b>		
Add Favourite Account (3 <sup>rd</sup> Party accounts in HL Bank and any accounts in other Banks in Singapore )		√
3 <sup>rd</sup> Party HL Bank Transfer to favourite account and any other accounts in other Banks in Singapore (Immediate / Recurring)	√	
<b>Settings</b>		
Change Online Transaction Limits		√
Update Contact Information		√
Change Password	√	

## Online Banking Security Tips

### 32. 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.

### 33. 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.