



Internet Banking

- FAQ -

About Hong Leong Connect services

Q1. What is Hong Leong Connect?

A1. Hong Leong Connect brings you a host of digital banking services offered by Hong Leong Bank (Cambodia) Plc. - HLBCAM to its customers. At present, Hong Leong Connect offers Online Banking

Q2. What is Hong Leong Connect Online Banking?

A2. Hong Leong Connect Online Banking provides the convenience of accessing your bank accounts and performing online banking transactions from an Internet browser in the comfort of your home, office or wherever you have access to a computer, even after banking hours.

Q3. The operation time of Hong Leong Connect services?

A3. Hong Leong Connect Online operate 24/7. However, some services might be unstable during daily maintenance period.

Menu Function	Services	Maintenance Time 11:30 pm – 2:00 am
Registration and Reset	Register Hong Leong Connect	✓
	Reset Hong Leong Connect	✓
Overview	Current/Savings Account Overview	✓
	Current/Savings Account details	✓
	Current/Savings Transaction History	X
	Fixed Deposit Overview	✓
	Fixed Deposit Account Details	✓
	Loan Balance Overview	✓
	Loan Account Details	✓
	Loan Account Transaction History	X
Pay & Transact	Own Account Transfer	✓
	Fixed Deposit Placement	X
	Fixed Deposit Withdrawal	X
	Transfer to Other accounts at HLBCAM	✓
	Local Transfer	✓
	Overseas Transfer	✓
	Manage Standing Instruction (SI)	✓
	Manage Favourite Accounts	✓
	View History	✓

Other Services	Cheque Status Inquiry	X
	Cheque Book Request	✓
	Stop Cheque Request	X
	Customize My Accounts	✓
	Change Online Transaction Limits	✓
	Update Contact Information	X
	Default Equivalent Currency	✓
	Change Password	✓
Message	Message	✓

Registering for Hong Leong Connect Online Banking

Q4. Who is eligible for Hong Leong Connect Online?

A4. All HLBCAM individual customers with an active ATM Card or Account holder (Primary or Secondary) of HLBCAM (Current/Savings/Fixed Deposit/Loan) are eligible to register for Hong Leong Connect Online.

Q5. Is there any fee incurred for using Online Banking?

A5. Currently, there are no fees for Online Banking.

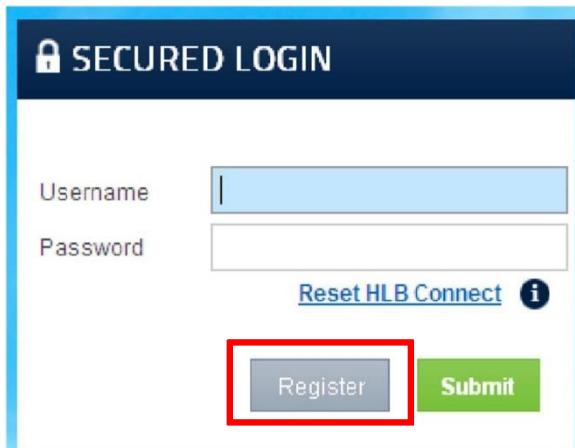
Q6. How do I register for Online Banking?

A6. Before registration, please ensure you have the following:

- An Active Account (Current/Savings/Fixed Deposit/Loan)
- A phone number registered for Online Internet Banking

Registration steps:

You can start online registration at <https://www.hongleongconnect.com.kh> , follow few simple steps to complete your registration.



Online Banking

Step 1: Select your registration mode via:

- Using ATM Card; or
- Using Account (Current/Savings/Fixed Deposit/Loan)

Step 2: Enter Details

If you wish to register via your ATM Card, please fill in below details:

- ATM Card Number
- ATM PIN
- ID Type
- ID Number
- CAPTCHA code

Click Next

Or, if wish to register via your Account (Current/Savings/Fixed Deposit/Loan), please fill in below details:

- Account Type
- Account Number
- Temporary ID Number (a list of alphanumeric characters issued to you by the Bank upon your request via Hong Leong Call Centre or at Branch. This code can only be used once and is valid for 3 days upon creation)
- ID Type
- ID Number
- CAPTCHA code

Click Next

Step 3: TAC Verification

Please fill in TAC (Transaction Authorisation Code: a 6-digit unique security code sent to your registered mobile phone number. The TAC is valid for 5 minutes upon request), then click Next.

Step 4: Create Credentials

Create your Username and Password for future login to Hong Leong Connect.

Tick in the box to agree with Terms & Conditions for Hong Leong Connect, then click Confirm.

Step 5: Confirmation

Congratulations! Now please, click Login with your newly created Username and Password to enjoy Hong Leong Connect Online Banking services. Password.

Q7. What is Temporary ID Number?

A7. Temporary ID number is a list of alphanumeric characters issued to you by the Bank upon your request via Hong Leong Call Centre or at Branch. This code can only be used once and is valid for 3 days upon creation.

Q8. How do I obtain a Temporary ID number?

A8. You can obtain an Activation Code at any Branch/Transaction Office of HLBCAM or contact our Hong Leong Call Centre at +855 23 999 711.

Q9. What If my temporary ID expires?

A9. Please contact our Hong Leong Call Centre at +855 23 999 711 to obtain your new temporary ID.

Q10. Can I seek for help of my friends or my relatives to register Online Banking?

A10. To ensure the safety and security, HLBCAM encourages you to register by yourself, avoid asking others for help.

Q11. I can't register Online Banking although my inputs are correct?

A11. For the ATM Card number, please enter the number without spaces or hyphens. Please contact our call center if you still can't proceed it.

Q12. What are the minimum system requirements for using Online Banking?

A12. We suggest the following as the minimum system requirements:

- Microsoft Internet Explorer 8.0. However, we highly recommend Internet Explorer 9.0 or above for an optimized user experience
- Google Chrome version 14 or above
- Mozilla Firefox version 4 or above
- Safari version 4 or above
- Opera version 10 or above

Q13. Can I access Online Banking from anywhere in the world?

A13. Yes. Hong Leong Connect Online Banking can be accessed from anywhere in the world via Internet. All you need is a computer terminal or personal electronic device with Internet connection. However, TAC is only sent to Cambodia phone number.

Q14. Can I still perform transactions at HLBCAM branches after registering for Online Banking?

A14. Yes. You can still perform transactions at our branches. Online Banking is an alternative channel for you to perform your banking transactions.

Login Hong Leong Connect Online Banking

Q15. How to login Online Banking?

A15. After registering Online Banking successfully, you click "Login" on Home page and enter "Username" and "Password" that you have already set up during the registration.

Q16. In case I have problem when log-on Online Banking, what should I do?

A16. Please close the browser and open again to log on. You should double check the Username or Password to see if they are correct or not. If you still can't log on, please contact our Hong Leong Call Centre at +855 23 999 711 for assistance.

Q17. What if I forget about my Username or my Password?

A17. If you have forgotten your Username/Password, you may click on "Reset Hong Leong Connect" and create a new Username and Password to login to Online Banking again. You may need to obtain a Temporary ID number to create your new Username and Password (if you register Online Banking using Account number).

Q18. Can I change my Password at my convenience?

A18. Yes, it is recommended that you change your Password periodically to safeguard the security of your Online Banking account. Just login to your Online Banking account, go to "Others Services" - "Setting" - "Change Password" to make the necessary Password change.

Q19. What happens if I do not perform any activity during the log on time?

A19. Online Banking will automatically log off if there is no activity performed for more than 5 minutes.

Q20. What if I key in my Username/Password wrong for 3 consecutive times or TAC for 9 consecutive times?

A20. When your Username/Password has been entered wrongly on 3 consecutive attempts or TAC for 9 consecutive times, your account will automatically locked. Please click on "Reset Hong Leong Connect" and create a new Password to login to Online Banking again. You may need to obtain a Temporary ID number from any HLBCAM Branch or via Hong Leong Call Centre to create your new Password and reactivate your account (if you register by Account Number). To obtain temporary ID, please contact our Hong Leong Call Centre at +855 23 999 711 for assistance.

Q21. What can be done if I suspect unauthorised access to my account via Online Banking?

A21. You are advised to contact our Hong Leong Call Centre or any Branch to suspend your Online Banking immediately. Please click on "Reset Hong Leong Connect" and create a new Password to login to Online Banking again.

Q22. I lost my mobile phone which contains my security information inside (Username, Password), how can I do to log on Online Banking?

A22. To ensure about safety and security for your accounts, you should contact Hong Leong Call Centre at +855 23 999 711 and request to suspend your Online Banking services immediately. Please update your new mobile phone number with HLBCAM and reset your Hong Leong Connect whenever you want to use.

Q23. If I lost my ATM Card, can I continue to use Online Banking?

A23. When you lost your ATM Card, you can continue to use Online Banking. In order to protect your accounts from some possible risks have proper and on time solutions, you should inform HLBCAM immediately.

Q24. What security protection does the bank provide to its customers who use Online Banking?

A24. HLBCAM has incorporated the following security features:

- Up to 256-bit encryption enabled by EV SSL certificate to secure online transactions.
- 8-16 characters of alphabets and numbers Password for all Hong Leong Connect customers.
- ATM PIN/ Temporary ID number for registration or reset with Hong Leong Connect. TAC (Transaction Authorization Code) will be used as an additional method to identify that it is you who is authorising the session/transaction on Hong Leong Connect. TAC will be autotriggered to your registered mobile number to authenticate certain online transactions, several settings, registration and reset.
- All financial transactions transacted via Hong Leong Connect are capped at specific limit to prevent excessive withdrawal should fraud activity takes place.
- Automatic lock out to prevent further access to Hong Leong Connect account after some consecutive attempts with incorrect Password.
- Hong Leong Connect Online will automatically log off if there is no activity performed after 5 minutes of inactivity.
- Your Hong Leong Connect account will be deactivated (dormant) if you do not login for 3 months.

Q25. What can be done after my Online Banking account became dormant or deactivated after 3 months?

A25. Please visit one of our branches to obtain a Temporary ID Number to re-register your Online Banking account.

Q26. What should I do if there are disputes arising among my accounts during using Online Banking?

A26. You should check your transactions again if they are correct or not. If something is incorrect, please contact Hong Leong Call Centre at +855 23 999 711 to inform or you can send message to HLBCAM to ask for assistance.

Q27. What happens when I notify HLBCAM disputes?

A27. When disputes are notified via e-mail, we will acknowledge the notice within 24 hours of receipt the email. When disputes are notified via telephone, we will obtain the necessary details. We may contact you to obtain further details or clarification of the dispute.

Q28. When will HLBCAM commence investigations of a dispute & how long does it take?

A28. When we have obtained the necessary details, we will give you an indicative time when investigations are likely to be completed. In the event that we require more time than originally anticipated, we will contact you and give a new indicative time. On completion of investigations, we will immediately contact you either via email or telephone to solve the dispute.

Manage My Accounts

Q29. Where do I register my newly opened account with HLBCAM to be viewed in Online Banking?

A29. You do not have to register the newly opened account. All you have to do is, at "Account Overview" page, click on "View All Accounts" button.

Q30. Why do I only see certain accounts being displayed at "Account Overview" page?

A30. The accounts that you see at "Account Overview" page are accounts allowed for debiting in Online Banking. To see the remaining accounts that you have with HLBCAM, all you have to do is, click at "Other Services – Settings – Customize My Accounts".

Q31. I would like to perform an online transaction in Online Banking, but why I could not see the account available for debiting?

A31. All you have to do is, click at "Other Services" – "Settings" – "Customize My Accounts".

Q32. Can I view my account transaction history via Online Banking?

A32. Yes. You may view your account transaction history via Online Banking by selecting "Account Overview" and "View Transaction History" for that particular account.

Q33. Do the balance inquiries displayed for Current and Savings accounts include today's transaction?

A33. The balance inquiries displayed include online transactions performed on the same day. Except Local Transfer, Overseas Transfer, Cheque book request, and Stop Cheque Request.

Payments & Transfers

Q34. Will there be any record for my safekeeping when I perform a fund transfer via Hong Leong Connect Online Banking?

A34. You will receive an acknowledgment for any financial transaction performed via Online Banking which will have a reference number. This page can be printed by clicking the "Print" button. You may also retrieve your online transaction records in "View History" menu.

Q35. Can I save my beneficiary account details as a favorite?

A35. Yes. You may save your beneficiary details via "Pay & Transact" – "Manage Favorite Accounts".

Q36. Can I delete the 3rd party account information that shown in Online Banking?

A36. Yes, you can. Go to "Pay & Transact" – "Manage Favorite Accounts", then select the said→ third account by clicking the checkbox at the delete column and click "x" button.

Q37. Can I perform fund transfer to any account via Online Banking?

A37. You can transfer to any accounts at HLBCAM including other Local banks in Cambodia, or Overseas bank.

Q38. In case the transfer has been defined as Instant Transfer by system (since the Recipient Bank is in SmartLink network) but I want to change to a Normal Transfer (due to some reason such as the Recipient Account is a corporate account or to the transfer amount is higher than daily limit of SmartLink etc.), what should I do?

A38. In case you would like to change an Instant Transfer to a Normal Transfer, please choose the Recipient Type as "Others", system will automatically recognize that transfer as Normal Transfer.

Q39. Which accounts can I choose to do transfer?

A39. You are required to choose a Current or Savings Account as debit account to perform a fund transfer. You are not allowed to choose Fixed Deposits Accounts, Loans Accounts, inactive accounts, accounts with special instructions to do the transfer transactions.

Q40. If my computer crashes or I get disconnected from the Internet half way through, how would I know if my transaction has been affected?

A40. All you have to do is to log in again and select "View history" to check whether your transaction was successful or view your account balance at "Account Overview".

Q41. What happens if I perform a transaction, but do not have sufficient funds in my account?

A41. Your transaction will be unsuccessful.

Q42. Can I set Standing Instruction to make recurring future payments?

A42. Yes. When perform a transfer, you can choose "Recurring Transfer" at "When to transfer". You may check and cancel your SI by going to "Manage Standing Instructions (SI)".

Q43. Can I perform a fund transfer from my account to the 3rd party account at HLBCAM (Savings, Current Account)?

A43. Yes, you may perform the Other Account Transfer by selecting "Pay & Transact" – "Transfer to Other accounts at HLBCAM" for Savings and Current accounts.

Q44. After I have performed a payment or transfer, when will the fund be transferred?

A44. For Own Account Transfer and Transfer to other account at HLBCAM, the funds will be transferred immediately when the transaction has been performed successfully.

For Local Transfer, Service cut off time is at 2:30pm upon received request, any request after cut off time or during weekend, public holidays, will be processed in the next business day.

For Overseas Transfer, Service cut off time is at 4pm, any request after cut off time or during weekend, public holidays, will be processed in the next business day.

Note: Service level is 2 working days for beneficiary to receive the funds upon payment being processed.

Online Fixed Deposit

Q45. What is the online fixed deposit?

A45. This is one of the services of Online Banking that you can use to open fixed deposits from your Current/Savings accounts. All the necessary information such as: interest rates for each tenor, tenor, maturity date, etc...will be displayed fully, save time as you do not have to go to the counter.

Q46. Is there any limit for the principal amount when creating online fixed deposit?

A46. The principal to create online fixed deposits depends on your personal financial situation and the available balance of your Current account.

- The minimum principal amount is USD 1,000.
- No maximum limit of your deposit at HLBCAM.

Q47. How many online fixed deposits can I open?

A47. You can create many online fixed deposits on Online Banking for your personal financial management.

Q48. Can I terminate my online fixed deposits before maturity date?

A48. You can early terminate your online fixed deposits before maturity date and receive the nonterm interest via Online Banking. Otherwise, please come HLBCAM's counter for your online fixed deposit early termination.

Q49. Can I use my online fixed deposits to transfer?

A49. You cannot use your online fixed deposits for transfer. You can only use your Current/Savings accounts to do transfer transactions.

Other services

Q50. What is a TAC?

A50. Transaction Authorization Code (TAC) is a 6-digit unique security code that is used for specific online banking transactions. The TAC is valid for 5 minutes upon request. For all transactions requiring TAC to be completed, the system will automatically send a TAC to your registered mobile phone number.

Q51. How do I register phone number for receive TAC?

A51. It is important that you must first register your mobile phone number at any HLBCAMs' Branch . Subsequently, when you are performing specific transaction via Hong Leong Connect, system will automatically send a TAC to your registered mobile phone number.

Q52. Can I change my phone number for receive TAC?

A52. Yes, you need to re-register your phone number by visit HLBCAM branch.

Q53. In case I cannot receive TAC, then I click Resend TAC many times but cannot receive it also. After that, I receive many TACs, so which TAC can I use to verify my transaction?

A53. In this case, you can only use the last TAC to verify your transaction. Other TACs are no longer valid.

Q54. What is the daily transaction limit?

A54. It is the maximum aggregate amount that can be debited from an account for a transfer transaction on a single day. The customer can set a daily transaction limit lower than or equal to the bank limit.

If the customer doesn't set, the Bank default limit will be applied.

	Minimum Limit (USD)	Maximum Limit (USD)	Bank Default Limit (USD)
Transfer to other accounts at HLBCAM		100,000	5,000
Local Transfer		100,000	5,000
Overseas Transfer		100,000	5,000

Q55. Where can I change my online transaction limits?

A55. Go to "Other Services" – "Settings" – "Change Online Transaction Limit", and you will be required to enter TAC to submit changes successfully.

Q56. Where can I change equivalent currency?

A56. Go to "Other Services" – "Settings" – "Change Equivalent Currency".