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1) Effective 14 July 2025, promo rates for FD-i and eFD-i will be revised to 3 months @ 3.35% p.a., 6 months @ 3.45% p.a. & 12 months @ 3.30% p.a. Learn more. T&Cs apply.2) Starting 5 March 2025, Joint eFD/eFD-i will be available for 2 account holders with operating mandate of either 1-to-sign. Check the eligibility requirements and account opening step-by-step guide at our eFixed Deposit/eFixed Deposit-i product page.3) IMPORTANT: Effective 1 May 2025, the minimum OS requirements for HLB Pocket Connect App will be Android 10 and iOS 15. Click here for terms and conditions.4) From March 2025, a RM2 fee will be charged for paper statements for loan/financing, deposit & ASB accounts. Refer here for more info.5) IMPORTANT: In order to use HLB Connect Online, you will need to meet the minimum system and browser requirements. Click here for more details.6) We are making enhancements to HLB Connect Online & App in July 2025. Click here for impacted services and latest updates.7) EPF Voluntary Contribution for EPF members below 75 years of age is now RM100,000 per year. Follow these steps to make voluntary EPF Contribution via HLB Connect. Click 'Pay & Transact' > 'Pay Bill' > 'Search' > Type 'EPF' or 'KWSP' > Click 'Pay' and follow instructions to proceed.8) Effective 1 February 2022, a RM1 fee will be charged to cardholders for each interbank cash withdrawal at an ATM of another bank. HLB customers can continue to perform cash withdrawal transactions at HLB ATMs for free.9) Your insured deposit(s) will no longer be protected by PIDM if transferred to non-PIDM covered institutions or accounts. More details. 2.1 Definition The following terms and expressions shall have the meanings assigned to them unless the context otherwise requires: Account means the banking account or accounts (including credit card, loan/financing accounts and investment accounts) which you have or may have with HLB/HLSIB linked to Connect at any time and from time to time and Accounts shall refer to one or more accounts as the context shall require. Affected Bank Customer means a Customer whose Account has been erroneously debited or credited due to erroneous or Fraudulent Payment Instructions caused by other Participants, Customers or MyClear. Affected Biller means a Biller that received erroneous or Fraudulent Payment Instructions and/or funds due to errors of other Participants, Customers or MyClear. Affected Participant means a Participant that received erroneous or Fraudulent Payment Instructions and/or funds due to errors of other Participants, Customers or MyClear. Affiliates means any entity, company, corporation or institution which may offer products, services, content or information on Connect from time to time. Approved Communication Channel means the communication channels (including but not limited to the telephone, computer or any electronic means as may be approved by HLB/HLSIB from time to time and which requires authentication with the requisite security codes prescribed for the respective communication channel) which you may use to issue Instructions to HLB/HLSIB. Appropriate Authority means any government or taxing authority. ATM means Automated Teller Machine, which is an electronic terminal installed by HLB/HLSIB or any member of the MEPS Consortium for you to perform your banking transactions. It accepts ATM/Debit Card or any other cards approved for use on the ATM by HLB/HLSIB. ATM Card is a payment card issued to you by HLB/HLSIB which enables you to perform banking transactions at any ATM and point-of-sales terminal. Bank means a financial institution that is licensed under the Financial Services Act 2013, Islamic Financial Services Act 2013 and/or Development Financial Institutions Act 2002. Bill means an itemised statement of money owed, or a request to pay, for purchase of goods, provision of services and/or any other business transaction. Bill Payment means the payment of bill, policy, e-commerce purchases which may be made by you to the Payee Corporation(s) through Connect or to Billers by using the JomPAY Bill Payment facility through connect. Biller means Government agencies, statutory bodies, sole proprietor or partnership businesses, a company or an organisation, societies, charities participating in the Scheme to collect Bill Payments. Biller Bank means a Participant appointed by a Biller to facilitate the Billers collection of Bill payments via JomPAY. Biller code means an alphanumeric code uniquely identifying either: a Biller; or a Billers product or service category for purposes of routing Payments to the Biller. Business Day means a day on which HLB/HLSIB is opened for business in West Malaysia and East Malaysia, as the case may be, except for public and bank holidays. Card PIN is a 6-digit numeric personal identification number chosen by you for an ATM/Debit Card/Credit Card issued to you under your Account. It is required when you perform any banking transactions at the ATM or, in the case of Credit Cards, when PIN verification is required for Credit Card transactions at point-of-sale (POS) terminals and cash advance withdrawals at the ATM. CAPTCHA Code means "Completely Automated Public Turing test to tell Computers and Humans Apart, which is part of Connects online security to gain access to Connect. Card-less Withdrawal Code means a list of numeric digits provided by the Bank to you after every successful request for a Card-less Withdrawal transaction through Connect.It authorizes you to access any HLB/HLSIB ATM terminal for Card-less Withdrawal transaction. Card-less Withdrawal transaction means the service which will allow the withdrawal of cash from your registered HLB/HLSIB banking account at a HLB/HLSIB ATM terminal without the use of your ATM Card or Debit Card. Collection Code means a list of numeric digits provided by the Bank to you after every successful Payment Express (PEX) transaction and it is your responsibility to disclose the Collection Code to the Payee of the PEX transaction only during fund collection. Connect Biometric Authentication means the service which: a) is only available for customers using selected smartphones which are not jailbroken iOS devices, i.e. iPhone 5s and above, which employs Apples Touch ID as its fingerprint recognition software or non-rooted Android fingerprint scanner enabled devices, i.e. limited to Samsung Galaxy S6 and above or Apple devices running on OS 5.1.1 and above (Mobile Device); and b) enables you to gain access to Connect by using your fingerprint which has been stored on your Mobile Device (Fingerprint) as a simplified sign-in option and your Fingerprint together with the Authentication (as defined in Clause 5.9.2 (a) herein) shall form one of your Security Codes by which HLB/HLSIB identifies you for the purpose of enabling you to transact through Connect. Connect Online means the internet banking services provided by HLB/HLSIB to enable you to perform banking transactionson these Terms and Conditions with the use of a personal computer terminal or any electronic device through the internet browser with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLB/HLSIB at any time, and from time to time. Connect Mobile means the mobile banking app services provided by HLB/HLSIB to be downloaded onto your smart phone or such other electronic devices (if capable of supporting such mobile banking app service) to enable you to perform banking transactions on these Terms and Conditions through the internet connectivity with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLB/HLSIB at any time, and from time to time. Connect Tablet means the tablet banking app services provided by HLB/HLSIB to be downloaded onto your tablet or such other electronic devices (if capable of supporting such tablet banking app service) to enable you to perform banking transactions on these Terms and Conditions through the internet connectivity with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLB/HLSIB at any time, and from time to time. Connect Quick Access Services means the following services available in the Connect Mobile and Connect Tablet apps or such other services as may be added, supplemented or withdrawn by HLB/HLSIB at any time and from time to time, which are accessible by using Connect Widget: a) InstantBalance; b) Card-less withdrawal; c) PEX; and d) PEX+ Payment. Connect Widget means the widget represented by a Connect icon that Connect Mobile and Connect Tablet users can enable within their smart phone, tablet or such other electronic device running on Apples iOS 8 and above or Android OS v. 4.1.2 and above, which are capable of supporting the mobile or tablet banking app service (Widget Compatible Device), which can be triggered to link them directly to the Connect Quick Access Services available in the Connect Mobile and Connect Tablet apps without the need to launch the Connect Mobile banking app first. Credit Card means the credit card(s) which may be issued by HLB/HLSIB to you from time to time. Customer or you means the person who is registered with HLB/HLSIB for Connect. Debit Card means the VISA/ MasterCard Debit Card issued to you by HLB/HLSIB which enables you to perform banking transactions at any ATM and make retail purchases online/offline. Designated Website means the website owned by the Designated Website Merchant through which PEX+ Transactions may be made in respect of purchases of goods and/or services at the website. Designated Website Merchant means the owner and operator of the Designated Website. Erroneous Payment Instruction means a Payment Instruction that is initiated wrongly or is incorrect as follows: Participants post erroneous entries to Billers/Payers bank accounts, or generate invalid, incorrect, misdirected or duplicated Payment Instructions on behalf of Billers/Payers due to technical errors or operational errors; Technical or operations errors at the Scheme Operator that results in incorrect or duplicated Payment Instructions; and Mistaken Payment Instruction which is directed to the wrong Billers/Payers, contains incorrect recipient reference numbers, carries the wrong amount, or is duplicated. e-Fixed Deposit means the Hong Leong Fixed Deposit (eFD) which allows account creation, placement and withdrawal of the fixed deposit maintained with HLB to be performed online via Hong Leong Connect in accordance with the eFD Terms and Conditions, as may be amended from time to time. e-Fixed Deposit-i means the Hong Leong Online Islamic Fixed Deposit (eFD-i) which allows account creation, placement and withdrawal of the fixed deposit maintained with HLB to be performed online via Hong Leong Connect in accordance with the eFD-i Terms and Conditions, as may be amended from time to time. e-Wasiat / e-Will Application means the online submission of Wasiat / Will Application Form and Basic Wasiat / Will Document. FAQ means the Frequently Asked Questions pertaining to registration and banking transaction matters through Connect. The FAQ is available on Connects website at [www.hongleongconnect.my](http://www.hongleongconnect.my). Connect Mobile and Connect Tablet. First Time Registration means the enrolment which enables you to access your banking accounts through internet with the Security Codes defined and verified by you during the registration process. FFX means the secure online payment gateway system managed by MyClear, that allows Customers who maintain an Internet banking account with any of the financial institutions participating in FFX (Participating FI) to make real time online payments, by using the Customers existing current or savings account, between different participating financial institutions, subject to relevant terms and conditions. FRNID means Floating Rate Negotiable Instrument of Deposit. Fund means any investment company, unit trust, mutual fund or other collective investment schemes whose investments may be offered to the public in Malaysia for subscription or purchase and which are distributed by or made available through HLB/HLSIB. HLB means Hong Leong Bank Berhad and includes all its successors-in-title and assigns. HLSIB means Hong Leong Islamic Bank Berhad and includes all its successors-in-title and assigns. IBG Same Day Cut-Off Time means the deadline on a Business Day whereby funds from a Payment Instruction : Initiated before this deadline would be credited on the same Business Day Initiated after this deadline would be credited on the next Business Day Instant Transfer means immediate transfer of fund or payment to non Hong Leong Bank recipient using MEPSs Instant Transfer service. Instructions mean any instruction given by you to HLB/HLSIB using the Security Codes through Connect or through any Approved Communication Channel. Internet means the global network of computers and telecommunications systems, which facilitate communication. Interbank GIRO or IBG means an interbank payment and funds transfer system that facilitates payments and collections via the exchange of digitized transactions between banks. Investment means any unit, sub unit, share, stock or other securities in any fund and, where the context so requires, any instrument evidencing ownership thereof or representing rights to receive, purchase or subscribe for the same, or evidencing or representing any other rights and interest therein. JomPAY Brand means the brand, icon, logo and marks for the JomPAY Scheme. Mistaken Payment Instruction means a payment that is made, or not made, to a person or for an amount which is not in accordance with a Payers Payment Instructions or contains an error in the Payment Instructions resulting in payments which: a)are directed to the wrong Customers; b)contain incorrect Recipient Reference Numbers; c)carry the wrong amount; or d)are duplicated. Mobile Network Service Provider means any of the registered telecommunication network service providers providing mobile phone services. MyClear means Malaysian Electronic Clearing Corporation Sdn Bhd. Negotiable Instrument of Deposit means a negotiable instrument issued by HLB certifying that the principal amount of investment has been deposited with HLB for a specified tenure at a specified interest rate and such other specific terms as may be prescribed by HLB in the relevant term sheet and deposit confirmation in accordance with the relevant terms and conditions applicable thereto. Network Service Provider means any internet service provider or commercial online service provider providing connection to the Internet. Online Transactions means the transfers and payments made from your HLB/HLSIB banking account through Connect. Open Fund Transfer means the transferring of funds from your HLB/HLSIB savings or current account to a third party HLB/HLSIB banking account or banking account in another bank, which is not already listed in your list of Favourite Accounts, in relation to Connect Mobile users. Other Account Transfer means the transferring of fund from your HLB/HLSIB savings or current account to a third party HLB/HLSIB banking account or banking account in another bank, which is not already listed in your list of Favourite Accounts, in relation to Connect Mobile users. Other Account Transfer means the transferring of fund from your HLB/HLSIB savings or current account to a third party HLB/HLSIB banking account. Participant means A Bank that is a member of the Scheme. Password means a list of alphanumeric characters created by you during First Time Registration or to Reset Connect. It is required by HLB/HLSIB to identify your Security Codes before granting you access to Connect. Payee means the identified recipient of a PEX Payment with a Malaysian registered mobile phone number. Payee Corporation(s) means the companies or corporations whose bill, policy or e-commerce purchases can be paid by you through Connect and includes any company or corporation included or substituted by HLB/HLSIB at its absolute discretion at any time and from time to time. Payer means individuals, companies, body corporate, businesses (including sole proprietors and partnerships), government agencies, statutory bodies, societies and other Bank customers that make payments to Billers using the Scheme. Payer Bank means a Participant in the Scheme who offers services that allow Payers to initiate Payment Instructions. Payment Instruction" or Payment means an order from a Payer to its Payer Bank directing the Payer Bank to: a) draw funds from the Payers bank account; and transmit an IBG entry to transfer funds to the Biller Bank to pay a Biller for a Bill. PEX means Payment Express, a service by which you request HLB/HLSIB to make available a payment for the Payee to collect via PEX Internet Collection or PEX ATM Collection. PEX ATM Collection means the withdrawal of a PEX Payment at a HLB/HLSIB ATM terminal by the Payee. PEX Internet Collection means the transfer of the PEX Payment into the Payees account maintained with any participating bank within the Malaysian Electronic Payment System Sdn Bhd (MEPS) Inter Bank ATM Instant Transfer network via [www.hongleongconnect.my/pep](http://www.hongleongconnect.my/pep). PEX Payment means a transaction for the transfer of funds by you from your account maintained with HLB/HLSIB to a Payee using the PEX service. PEX PIN means a list of numeric digits provided to the Payee by HLB/HLSIB to authorize him/her to access any HLB/HLSIB ATM terminal for PEX Payment collection. PEX+ or PEX+ Payment Service means the mobile point of sale service which allows the Customer to conduct payment transaction through Connect Mobile and/or Connect Tablet application on a smart phones and/or tablet at a PEX+ Terminal. PEX+ Merchant means the merchant that is registered with HLB/HLSIB to provide the acceptance of PEX+ Payment Service as a means of payment under this Agreement. PEX+ Payment Merchant Software means the software solution for the PEX+ Payment Terminal to which the intellectual property rights to the software and the architecture belongs to HLB/HLSIB or such other person as may be specified by HLB/HLSIB at all times. PEX Request means a request sent by a Connect Mobile or Connect Tablet user (PEX Requestor) to another Connect Mobile or Connect Tablet user (Recipient) in order to request the Recipient for a PEX Payment to be made to the PEX Requestor. PEX+ Terminal means a terminal used to handle all PEX+ Transactions at the PEX+ Merchant, which expression shall include the PEX+ Merchants mobile devices which have been installed with the PEX+ Payment Merchant Software by HLB/HLSIB and/or its authorised representatives for use in accordance with HLB/HLSIBs terms and conditions. PEX+ Transaction means when the Customer uses the PEX+ Payment Service to make payment for goods/services provided by the PEX+ Merchant. PEX+ Transaction Invoice means an invoice containing all necessary information with regard to a PEX+ Transaction in form and substance approved from time to time by HLB/HLSIB in accordance with HLB/HLSIBs requirements that is produced when the Customer uses the PEX+ Payment Service to make payment for goods/services. The PEX+ Transaction Invoice will be displayed on the Customers smartphone or such other electronic device and a Short Messaging Service (SMS) notification confirming the PEX+ Transaction will also be sent to the Customer. QR Code means quick response code which is a barcode having black patterns arranged in a square box format in a white background, which can be used for the purpose specified in a particular software programme. Privacy Policy means HLB/HLSIBs policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with HLB/HLSIB as may be amended from time to time and made available at the HLB/HLSIB websites respectively or in such manner as HLB/HLSIB deems appropriate. Real-time Notification or RTN means a form of electronic message sent to a Biller to provide advance notice of incoming payment from a Payer once the Payers bank account has been successfully debited for a Payment Instruction to the Biller. Reload Services means the top-up of prepaid card, mobile or any means of prepaid telecommunication channel services which may be made by you through Connect. Reset Connect means the change of your Security Codes to access Connect should you forget your Security Codes or when you want to reactivate your Connect which has become dormant after six (6) months of inactivity. Reversal means a transaction that: a)is initiated by a Biller to cancel an Erroneous Payment Instruction; b)may involve the making of a debit or credit adjustment to the account of the Payer to which the Erroneous Payment Instruction relates; and c)may involve an adjustment to the bank account(s) of the Biller named in the Erroneous Payment Instruction, if funds from the Erroneous Payment Instruction has been applied to the bank account(s). RRN means Recipient Reference Number. Scheme A service offered by MyClear which facilitates industry wide ubiquitous Bill payments through the use of standard Biller Codes and Recipient Reference Numbers. Scheme Operator or SO means the owner and the operator of the JomPAY Scheme. Security Codes means the security credentials used to identify you when you access and utilize the Connect comprising of the Password, Username, Card PIN, TAC, Temporary ID, Security Question and includes any other security codes as HLB/HLSIB may issue from time to time. Security Picture means an image that is being displayed to you as an anti-phishing security measure to ensure that you have logged in to the genuine Connect portal. This picture is chosen by you during your First Time Registration or Reset Connect. Security Questions means a set of questions and answers that is being prompted to you as an additional level of account verification when the system detects unusual transactions via your Connect account. The security questions and answers are set up by you and they act as a secondary method to identify yourself in addition to your Username and Password. Services means the banking services offered by HLB/HLSIB via the internet and mobile or any other electronic medium approved by HLB/HLSIB, in accordance with the Terms and Conditions for Connect. Structured Product means any investment product, including without limitation, structured notes, structured financial instruments, whether or not such investment product is referenced to the price(s), or value(s) of any one or more securities, commodities, currencies or financial instruments, or any other product issued by HLB, which you agree (in the case of Structured Products (other than structured notes) to transact or invest with, or (in the case of structured notes) to subscribe for or purchase from HLB, and which is designated by HLB to be governed by the relevant terms and conditions governing Structured Products from time to time. TAC means Transaction Authorization Code" which is a security feature implemented to provide a second layer of protection for online, mobile and tablet banking transactions in addition to your Connect login Username, Security Picture and Password. It is a unique 6-digit code that needs to be entered for specific online transactions. Tax means any present or future, direct or indirect, Malaysian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including without limitation, any consumption tax such as the goods and services tax (GST) and other taxes by whatever name called, and any interest, fines or penalties in respect thereof. Temporary ID is the list of alphanumeric characters issued to you by HLB/HLSIB as required for your First Time Registration or Reset Connect using the banking account option. Terms and Conditions means these terms and conditions for the Connect unless the context requires otherwise and includes any amendments, additions, variations or deletions made from time to time and shall refer to the terms and conditions prevailing at that time. Telegraphic Transfer or TT means the transfer of funds denominated in foreign currencies to correspondent banks or agents outside Malaysia. Unauthorised Payment Instruction A payment made without the authority of the Payer who is purported to have given the Payment Instruction which initiated that payment (and from whose account that Payment was debited) or a Payment made by a Payer which is void for any reason other than fraud. It includes cases where the Payment has been made by a third party who has obtained unauthorised access to a Payers account and makes unauthorised transactions from the Payers account to make other payments. However, it does not include a Fraudulent Payment Instruction. Unit Trust means a unit trust, investment fund, mutual fund, wholesale fund or other collective investment schemes that have been duly registered and approved by the relevant regulatory authority in Malaysia and distributed by HLB from time to time. Unrecoverable Loss The portion of funds credited to the wrong party due to Erroneous Payments or Fraudulent Payments that cannot be retrieved after Participants have exhausted the recovery of funds process. URL means internet browser address. Username means a name selected or created by you comprising of alphanumeric characters during First Time Registration or Reset Connect. It is required by HLB/HLSIB to identify your Security Codes before granting you access to Connect.

**Hong kong international airport customer service. Hong kong international airport terminal 1. How many terminals at hong kong airport. Is terminal 1 domestic or international. Airport terminal 1 address. Hong kong airport terminal 1 address. Hongkong terminal 1. Hong kong international airport address in english. Hong kong international airport address. Hong kong airport terminal 1 map.**

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