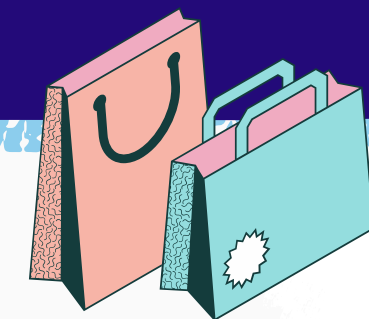# How to open HLB Wallet-i account: Step-by-Step Beginner's Guide

HELIANA ISING & DAYANGKU ASLINAH

HLB Wallet-i is an app that allow you to make digital payment with HLB Connect. Here, the wallet-i provide numerous benefits to consumer including enjoy instant cashback, multicurrency transaction and avoid transaction delays.

ELIGIBILITY

- Malaysian Individuals with NRIC.
- Aged 12 and above.
- New to Hong Leong Bank (HLB)/Hong Leong Bank Islamic Bank Berhad (HLISB) or existing HLB/HLISB customers.

WHAT TO PAY?

- Insurance
- Groceries
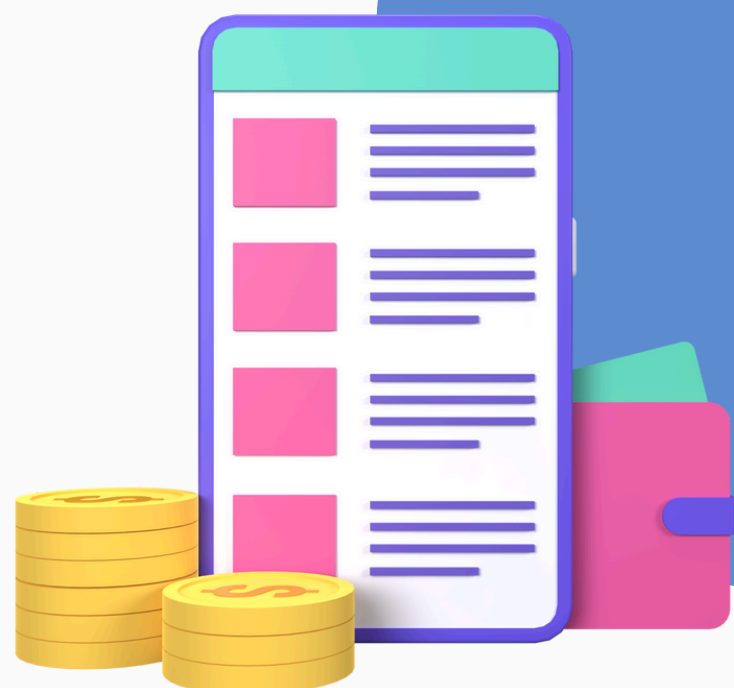- Bills and Utilities
- Flight tickets
- Mobile Reload
- etc

TERMS & CONDITION UNDER SHARIAH CONTRACT

- These are terms and conditions for use of *HLB Wallet-i*, where an account holder are urged to protect their *wallet-i* and never permit anyone to use it.

- Accountholders agree that the website is accessible as it easy for users to read and understand the terms and conditions and keep them up to date with any changes.

- The wallet-i adopts Shariah contract of Tawarruq, Conditional Hibah and Bai al-sarf.

- "*Tawarruq*" refers to multiple sales and purchase transactions.

- "*Conditional Hibah*" is refers to customers who receive instant cashback.

- "*Bai al-sarf*" is the situation where Account Holder will send a currency to HLISB for another currency and at HLISB's relevant currency of exchange rate.

STEP-BY-STEP FOR BEGINNER

Step 1	Install HLB Wallet on Playstore/Appstore/App Gallery
Step 2	Key in your NRIC and your mobile phone
Step 3	Choose type of account and products
Step 4	Scan your MyCard and take a selfie
Step 5	Fill in your details
Step 6	Create your HLB Connect Online Banking Profile
Step 7	Start using HLB wallet-i for digital payments on HLB Connect

References

HongLeong Bank. (2024). Introduction of HLB Wallet-i. https://www.hlisb.com.my/ms/personal-i/deposit-i/savings-account/wallet-i.html

HongLeong Islamic Bank. (2024). HLB Wallet Account-i Terms and Conditions ("T&Cs"). https://www.hlisb.com.my/content/dam/hlisb-new/my/docs/SavingsAccount-i/wallet-i/hlb-wallet-i-tnc.pdf

How to make transactions using HLB Wallet-i Step-by-Step Beginner's Guide (1).pdf