

DIGITAL BANKING USER GUIDE

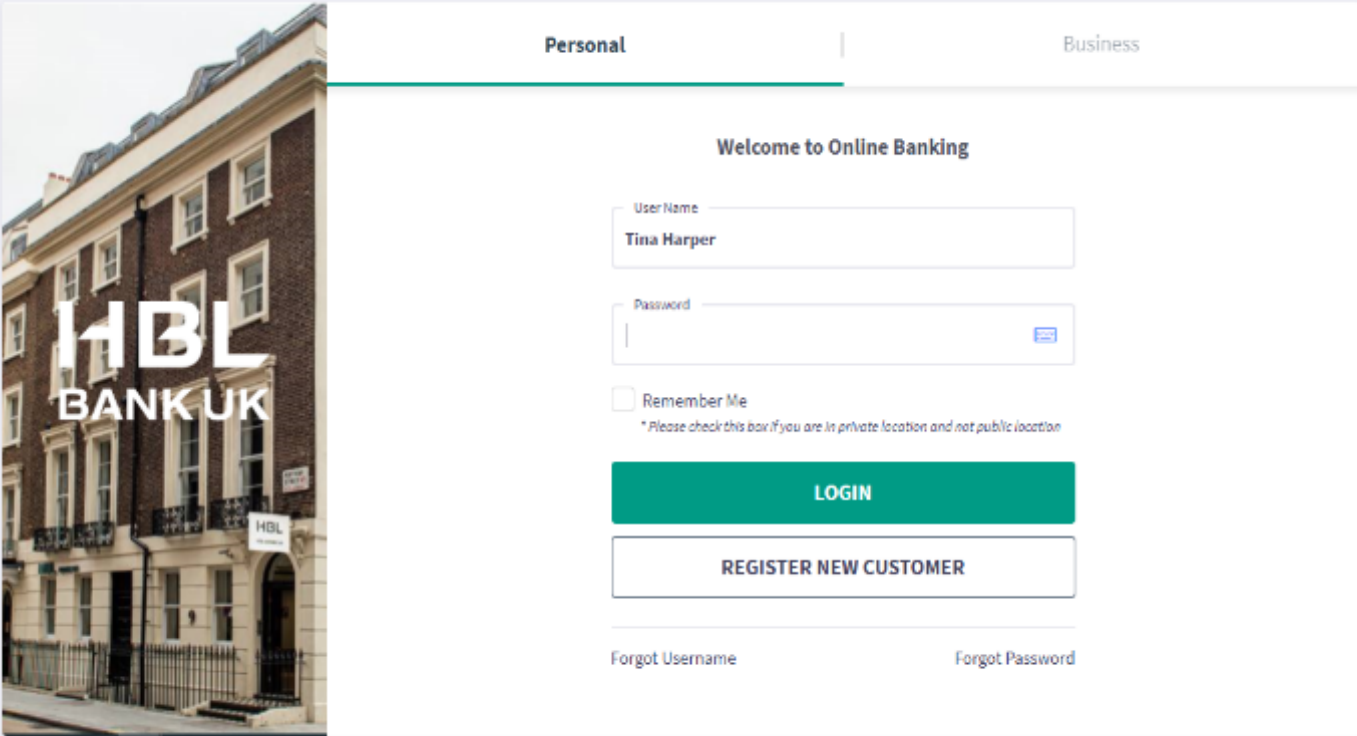
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CUSTOMER REGISTRATION

Customer ID

- You should have received your Customer ID number in the post from the Bank already.
- If you have not received your Customer ID already please contact your nearest branch or contact our call centre: 0344 8094258 (for calls from the United Kingdom) or +44 20 7780 1000 (for calls from outside the United Kingdom)



Personal | Business

Welcome to Online Banking

User Name
Tina Harper

Password

☐ Remember Me
* Please check this box if you are in private location and not public location

LOGIN

REGISTER NEW CUSTOMER

[Forgot Username](#) [Forgot Password](#)

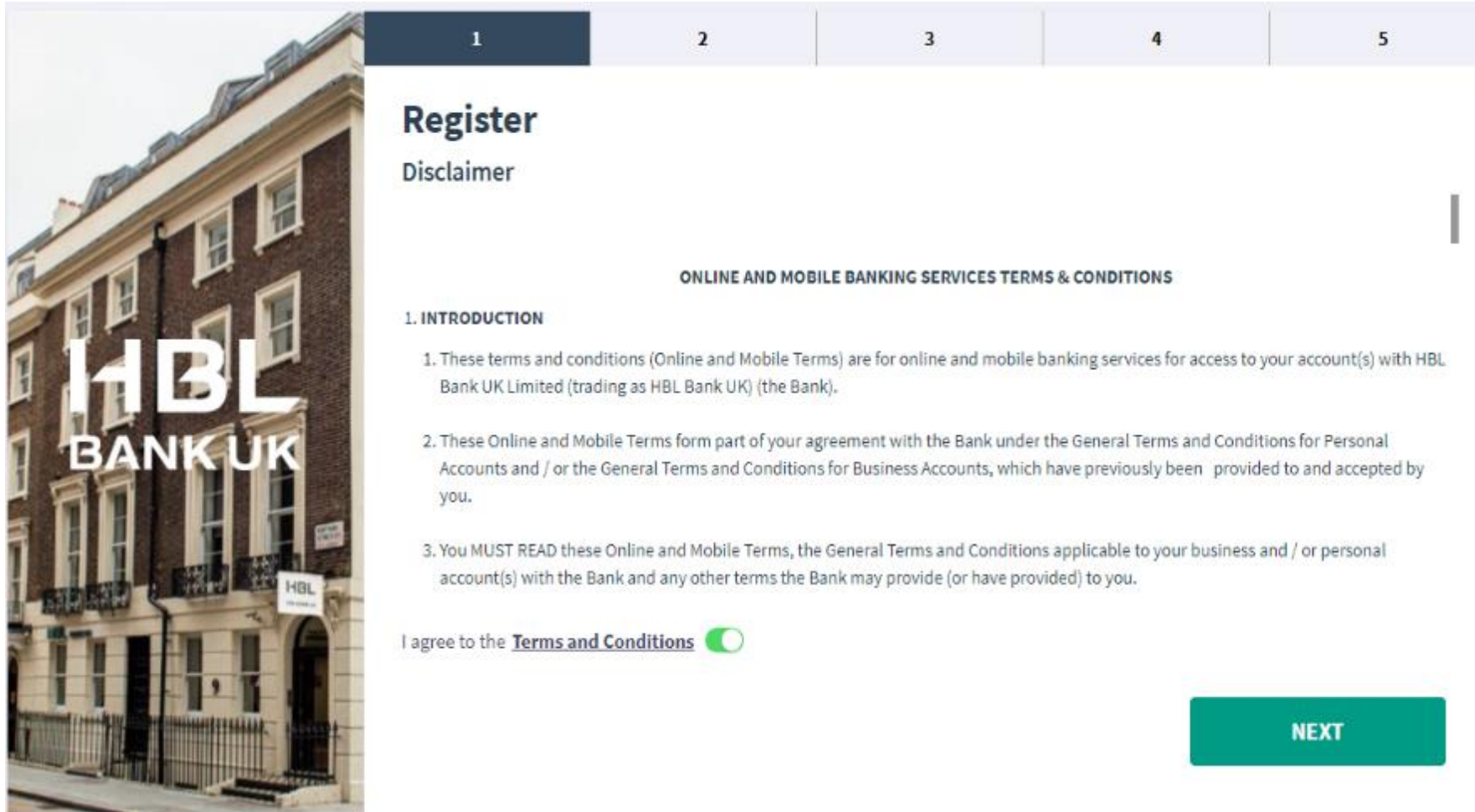
[Terms & Conditions](#) [Security](#) [Privacy & Cookies](#) [FAQ](#)

CUSTOMER REGISTRATION

Begin Registration:

1. Register

First step is to read and agree the terms and conditions, then click “Next”.



1 2 3 4 5

Register

Disclaimer

ONLINE AND MOBILE BANKING SERVICES TERMS & CONDITIONS

1. INTRODUCTION

1. These terms and conditions (Online and Mobile Terms) are for online and mobile banking services for access to your account(s) with HBL Bank UK Limited (trading as HBL Bank UK) (the Bank).
2. These Online and Mobile Terms form part of your agreement with the Bank under the General Terms and Conditions for Personal Accounts and / or the General Terms and Conditions for Business Accounts, which have previously been provided to and accepted by you.
3. You MUST READ these Online and Mobile Terms, the General Terms and Conditions applicable to your business and / or personal account(s) with the Bank and any other terms the Bank may provide (or have provided) to you.

I agree to the [Terms and Conditions](#) ☒

NEXT

CUSTOMER REGISTRATION


2. Enter Customer ID and details

Enter your communication preference, for example your email or mobile number.

Customer ID

Communication Preference

Mobile Number



Register

Customer Information
Please enter your informations.

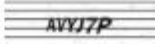
Customer ID

Communication Preference
Please Select

Mobile Number

Date of Birth
01 Jan 1923

E-Mail Address

 Captcha

BACK

NEXT

CUSTOMER REGISTRATION

Select your date of birth using the drop down box.

You will then be asked to fill in the “Captcha”.
Enter the digits and letters as shown in the box.

Click “Next”.

The screenshot displays a two-step registration process. The top section is for selecting a date of birth, and the bottom section is for captcha verification. An arrow points from the 'Captcha' label in the text to the captcha image in the form.

Date of Birth Selection:

Input field: 15 Oct 1923

Calendar grid (Month: Oct, Year: 1990):

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Buttons: BACK, NEXT

Captcha Verification:

Captcha image: AVY17P

Buttons: BACK, NEXT

CUSTOMER REGISTRATION

3. Enter Username and Password.

Select registration details and enter your username and password.

Read and then select the agreement to the Terms & Conditions.

Click “Next”.

✓ ✓ 3 4 5

Register

Username
TINAHARPER

Password

Confirm Password

Strong

I agree to the [Terms and Conditions](#) ☒

Password Must be :

- Your password must not be same as your Username
- Your password must be between 10 and 15 characters
- Your password must contain at least one lowercase letter.
- it must be a combination of letters, numbers and special characters.
- Your password must not be same as your last 3 password.

BACK NEXT

CUSTOMER REGISTRATION

4. Login complete.

Please note

If login fails please call the Bank's Customer Service Contact Centre:

0344 8094258 (for calls from the United Kingdom) or +44 20 7780 1000 (for calls from outside the United Kingdom)

or by visiting one of the Bank's Branches.

DIGITAL BANKING MOBILE APP

How to register

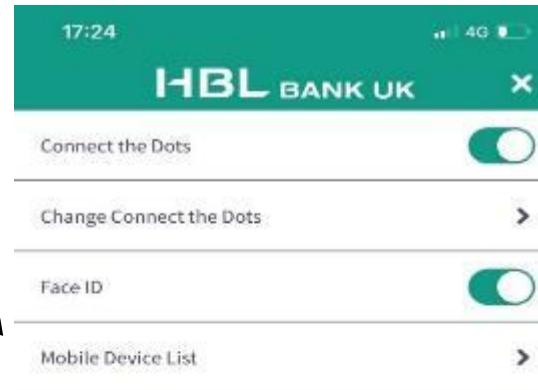
Download the application via Google Play Store (Android) or App Store (Apple iPhone).

Once the application has been downloaded, select “Register”.

For first-time registration via the HBL Bank UK app you will be asked to set up Face ID (Apple device) for every login or Connect the Dots (Android device).

You will be emailed a one-time password to complete your registration.

This will be sent to the email address entered at your initial registration.



DIGITAL BANKING MOBILE APP

- Key in your “Customer ID”.
 - Key in your Date of Birth.
 - Select from the drop-down list either your E-Mail or Mobile number.
 - Type in the Security Captcha.
 - Select “Next” when all steps have been completed.
-
- Key in a Username and Password of your choice.
 - Note: Password must consist between 10-15 characters; 1 upper case; numerical and a special character.

13:25 Search 4G

HBL BANK UK

1 2 3 4 5

Register
Disclaimer

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2. These Online and Mobile Terms form part of your agreement with the Bank under the General Terms and Conditions for Personal Accounts and / or the General Terms and Conditions for Business Accounts, which have previously been provided to and accepted by you.

3. You MUST READ these Online and Mobile Terms, the General Terms and Conditions applicable to your business and / or personal account(s) with the Bank and any other

I agree to the [Terms and Conditions](#) ☐

NEXT

BACK TO LOGIN

13:59 Search 4G

HBL BANK UK

✓ 2 3 4 5

Register
Customer Information
Please enter your informations.

Customer ID

Date of Birth
16 Jan 1958

Verification Preference
Mobile Number

E-Mail Address

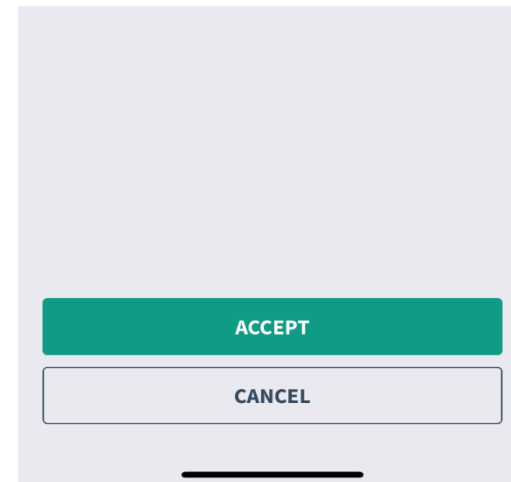
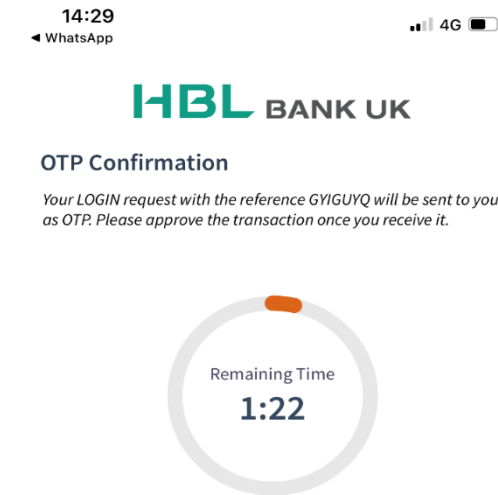
Mobile Number
00447769

Captcha
9YTFP8

BACK **NEXT**

DIGITAL BANKING MOBILE APP

- A SMS message or email will be sent with a one-time password (OTP) to be keyed in within the shown timeframe.
- Once the OTP has been keyed, select “Next” to proceed forward.
- A confirmation screen will appear on your mobile application.
- Select “Login” in order to login and complete the Security of your Digital Banking
- You will also be given instructions to set up fingerprint touch security and face recognition for the app if using an Apple smartphone.



Register

Username
Lucky123

Password
.....

Medium

Confirm Password
.....

I agree to the [Terms and Conditions](#) ☒

Password Must be :

- Your password must not be same as your Username
- Your password must be between 10 and 15 characters
- Your password must contain at least one lowercase letter.
- It must be a combination of letters, numbers and special characters.
- Your password must not be same as your last 3 password.

BACK

NEXT

DIGITAL BANKING MOBILE APP

Key in your chosen Username and Password.

Select “Login”.

A SMS/Email will be sent with a OTP password and must be keyed within the shown timeframe.

Once selected, read and tap the icon to approve the Terms and Conditions.

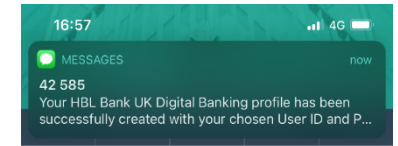
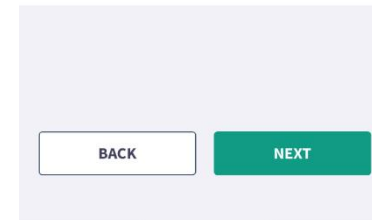
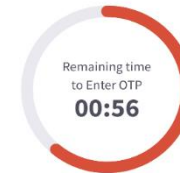


Register

Please enter the OTP

Mobile Phone
*****8156

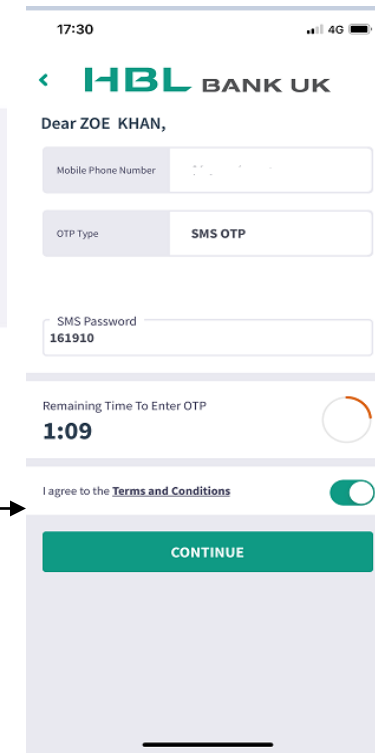
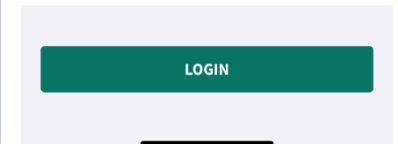
One Time Password (OTP)
•••••



For first time login, Please download and use our mobile app

[For iOS](#)
[For Android](#)

You are registered to HBL Bank UK Online Banking.



DIGITAL BANKING MOBILE APP

To avoid Phishing, you will be required to select 1 Security Image” from the application and key in a “Security Text.”

These will appear when you login on the mobile app.

If the image or security text is different, **do not** proceed any further and contact HBL Bank UK immediately.

You will be prompted to select three different security questions. These security questions will be used to verify your password.

Each time you login to your mobile app you will receive a text message telling you have logged in.

17:30

4G

HBL BANK UK

Welcome ZOE KHAN

If the below given security view and text is not yours, please log out from Online Banking account and contact to customer services.

Please Select Security Image

Please Write Your Security Text

Your Text

Welcome

NEXT

17:31

4G

HBL BANK UK

Welcome ZOE KHAN

If the below given security view and text is not yours, please log out from Online Banking account and contact to customer services.

Please Select Security Questions

Question 1

Favourite Colour

Answer is

Blue

Question 2

City of Birth

Answer is

London

Question 3

Favourite Sport

Answer is

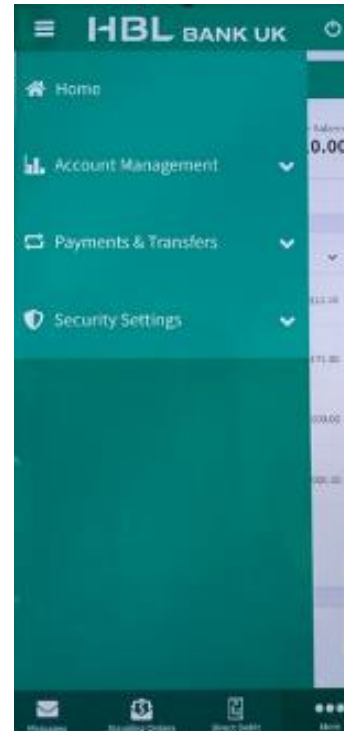
Football

NEXT

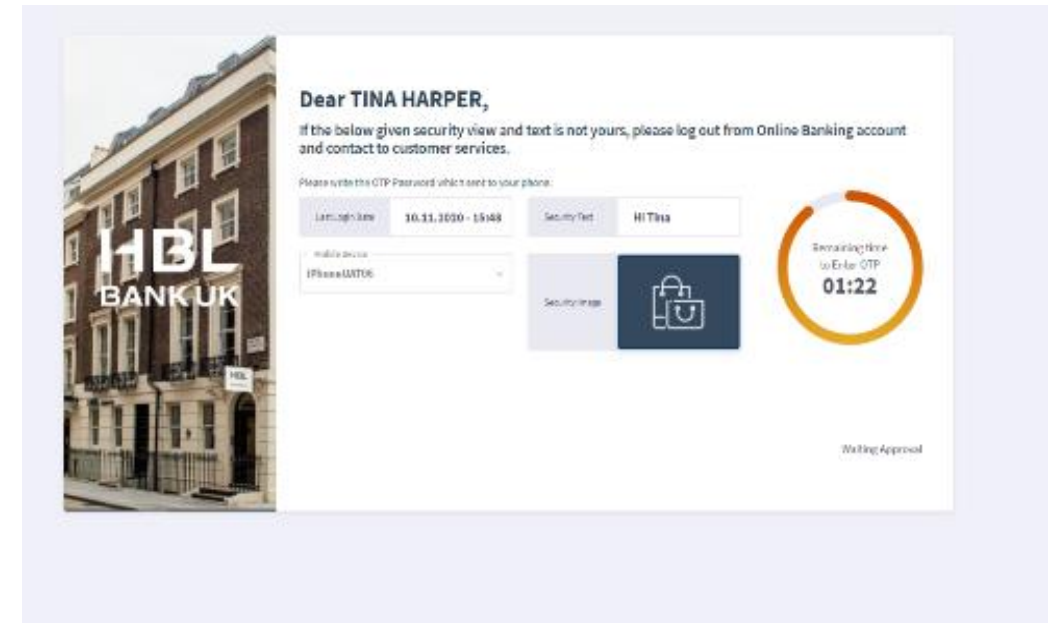
DIGITAL BANKING MOBILE APP

You would have successfully logged into your HBL Bank UK Mobile Banking Application.

Once registered with the app you will then be able to proceed with all online banking functions.



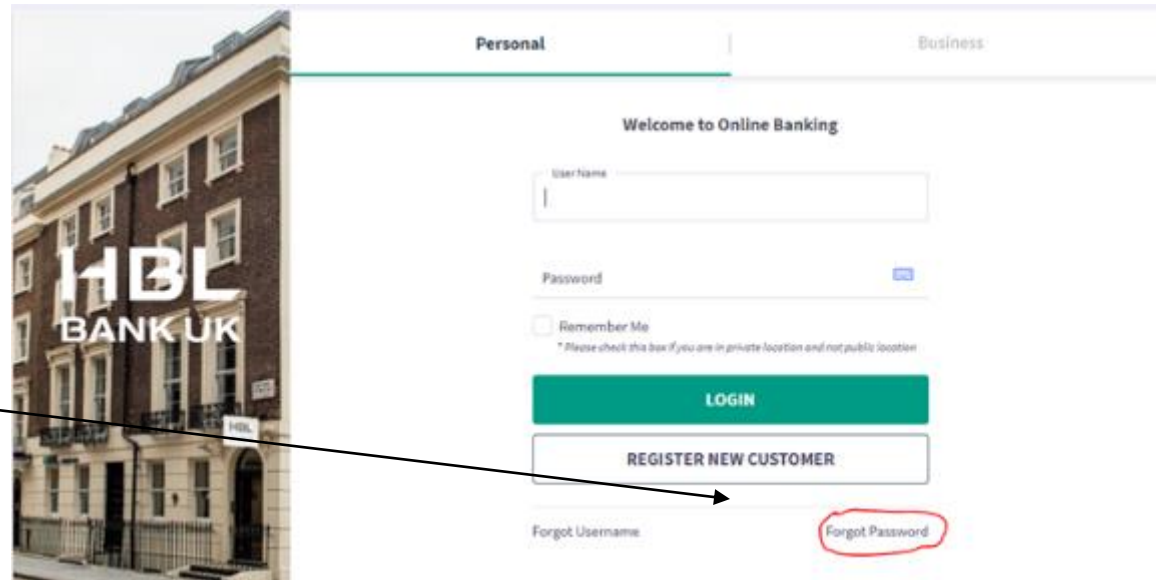
Please note: the session will time out after 1 minute 30 seconds.



USER MANAGEMENT

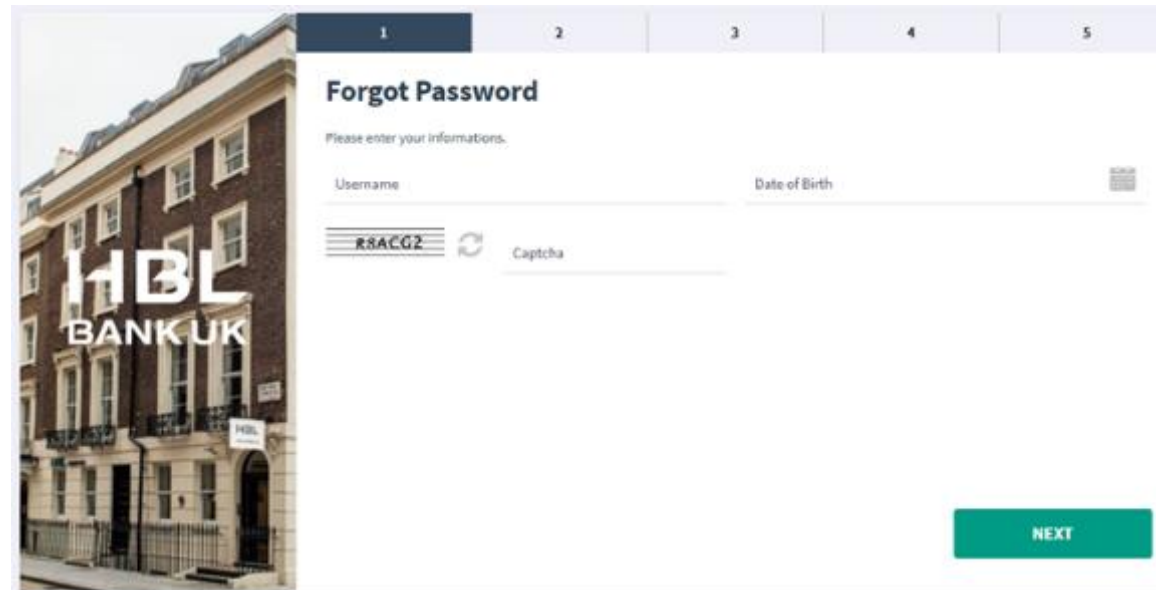
Forgot Password

Click “Forgot Password”



Follow the instructions to enter:

- Username
- Date of birth
- Captcha

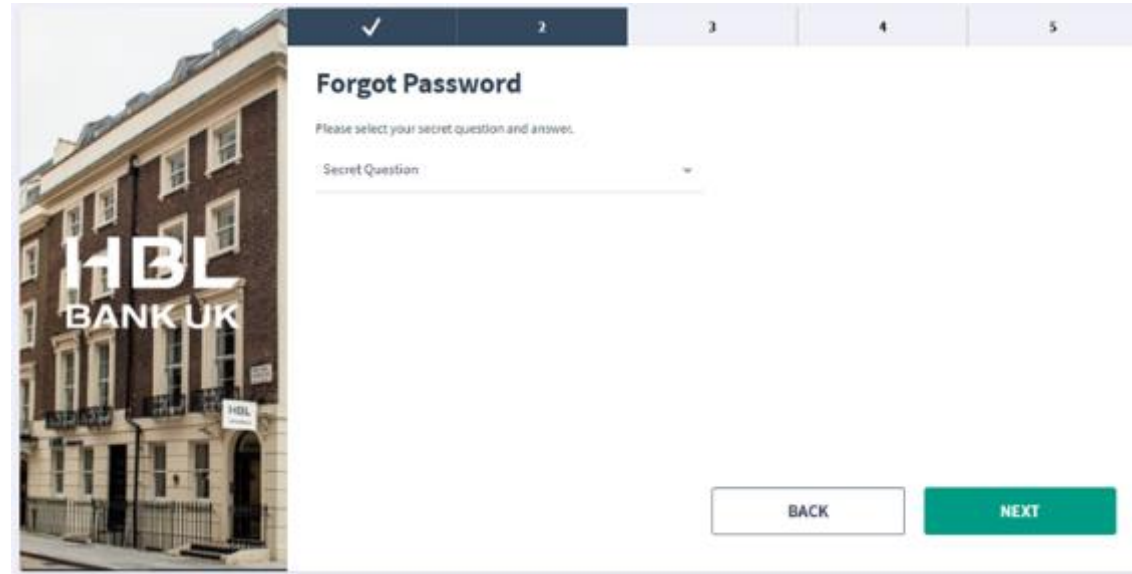


USER MANAGEMENT

Select your Secret Question and answer.

You will be asked for a secret question and answer to enter when you have forgotten.

First time registration will prompt you for your secret question and answer



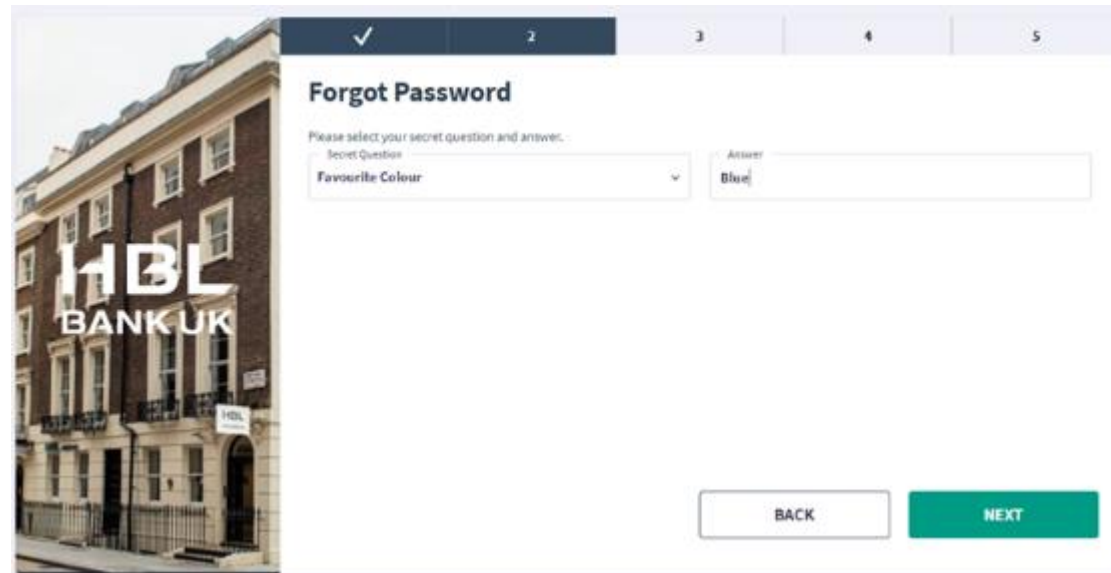
✓ 2 3 4 5

Forgot Password

Please select your secret question and answer.

Secret Question

BACK NEXT



✓ 2 3 4 5

Forgot Password

Please select your secret question and answer.

Secret Question

Favourite Colour


Answer

Blue

BACK NEXT

USER MANAGEMENT

Enter SMS received on your Mobile Number.



Progress bar: 1 ✓ 2 ✓ 3 4 5

Forgot Password

Please enter the One Time Password (OTP) you will receive shortly on your primary/registered mobile number.

One Time Password has been sent to your mobile number.


Mobile Phone
*****0935

One Time Password (OTP)

Remaining Time to Enter OTP
01:24

BACK NEXT

Set your new password.



Progress bar: 1 ✓ 2 ✓ 3 ✓ 4 5

Forgot Password

Please enter your new password.

New Password Confirm New Password

Show Virtual Keyboard

Password Must be :

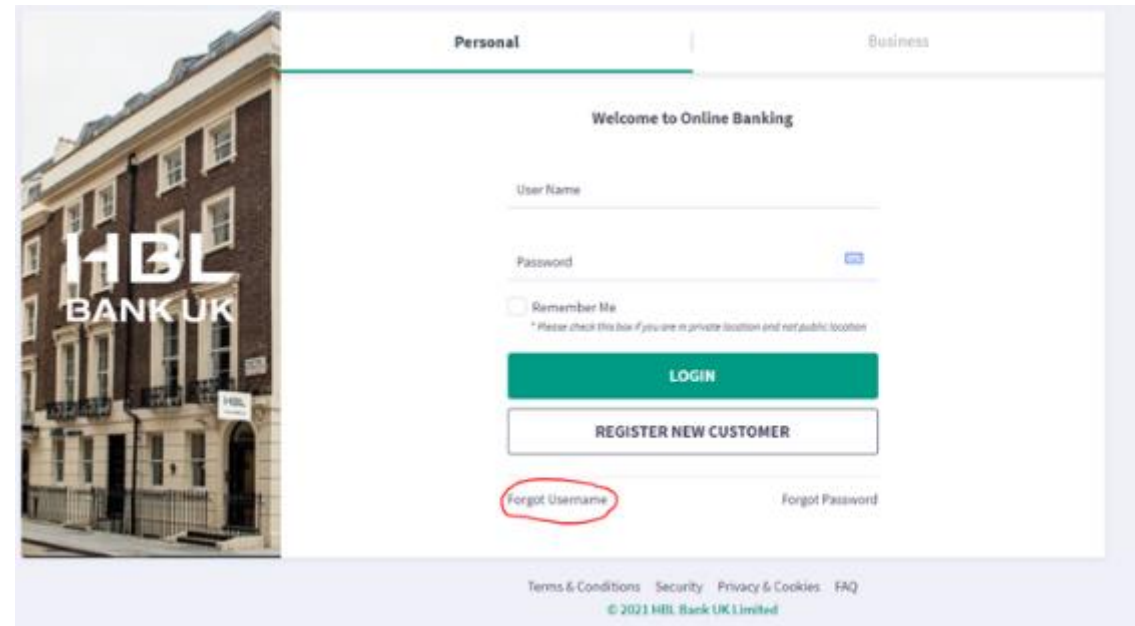
- Your password must not be same as your Username.
- Your password must be between 10 and 15 characters.
- Your password must contain at least one lowercase letter.
- It must be a combination of letters, numbers and special characters.
- Your password must not be same as your last 3 password.

BACK NEXT

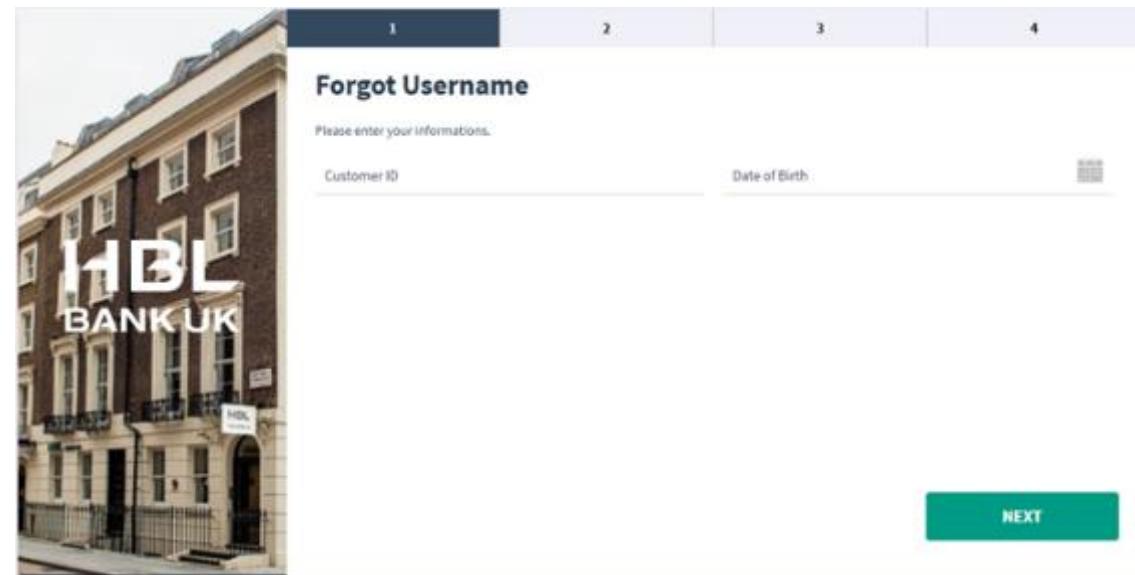
USER MANAGEMENT

Forgot Username

Click on forgot username on Home Page.



Enter Your Customer ID and Date of Birth.



Click “Next”.

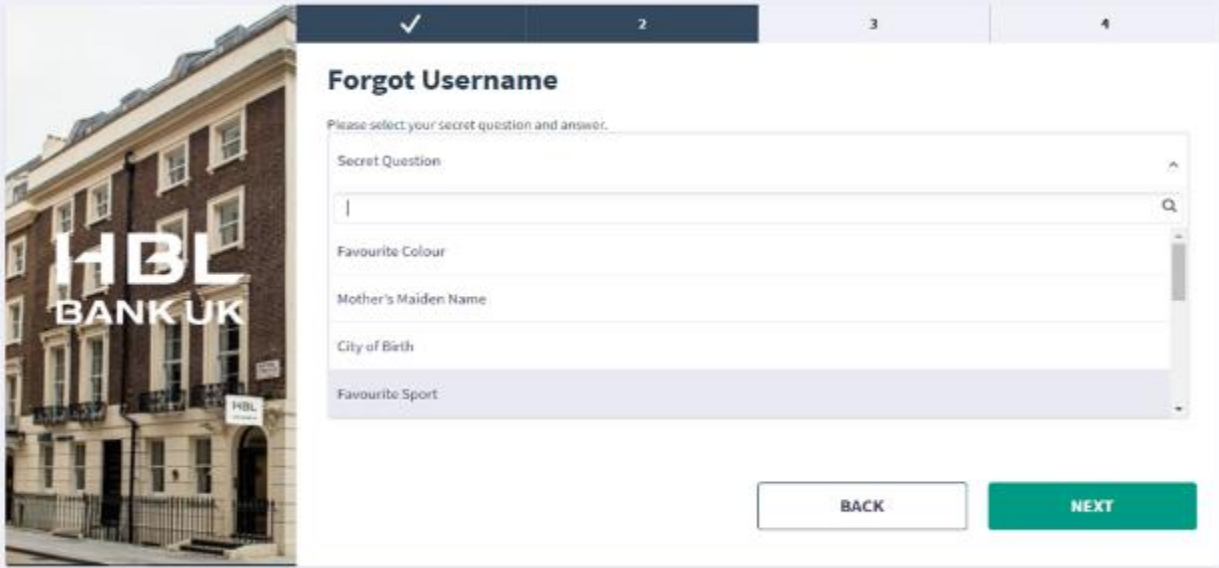
USER MANAGEMENT

Enter your Secret Question and Answer.


Click “Next”.

Enter OTP Password SMS received on your Mobile.

Your Username will be sent to your registered mobile number as an SMS.



The screenshot shows the 'Forgot Username' screen for HBL BANK UK. The interface includes a progress bar at the top with four steps: 1 (checked), 2 (active), 3, and 4. The main heading is 'Forgot Username'. Below it, a message says 'Please select your secret question and answer.' There are four dropdown menus for 'Secret Question', 'Favourite Colour', 'Mother's Maiden Name', and 'City of Birth'. A 'Favourite Sport' section is also present. At the bottom right, there are 'BACK' and 'NEXT' buttons.

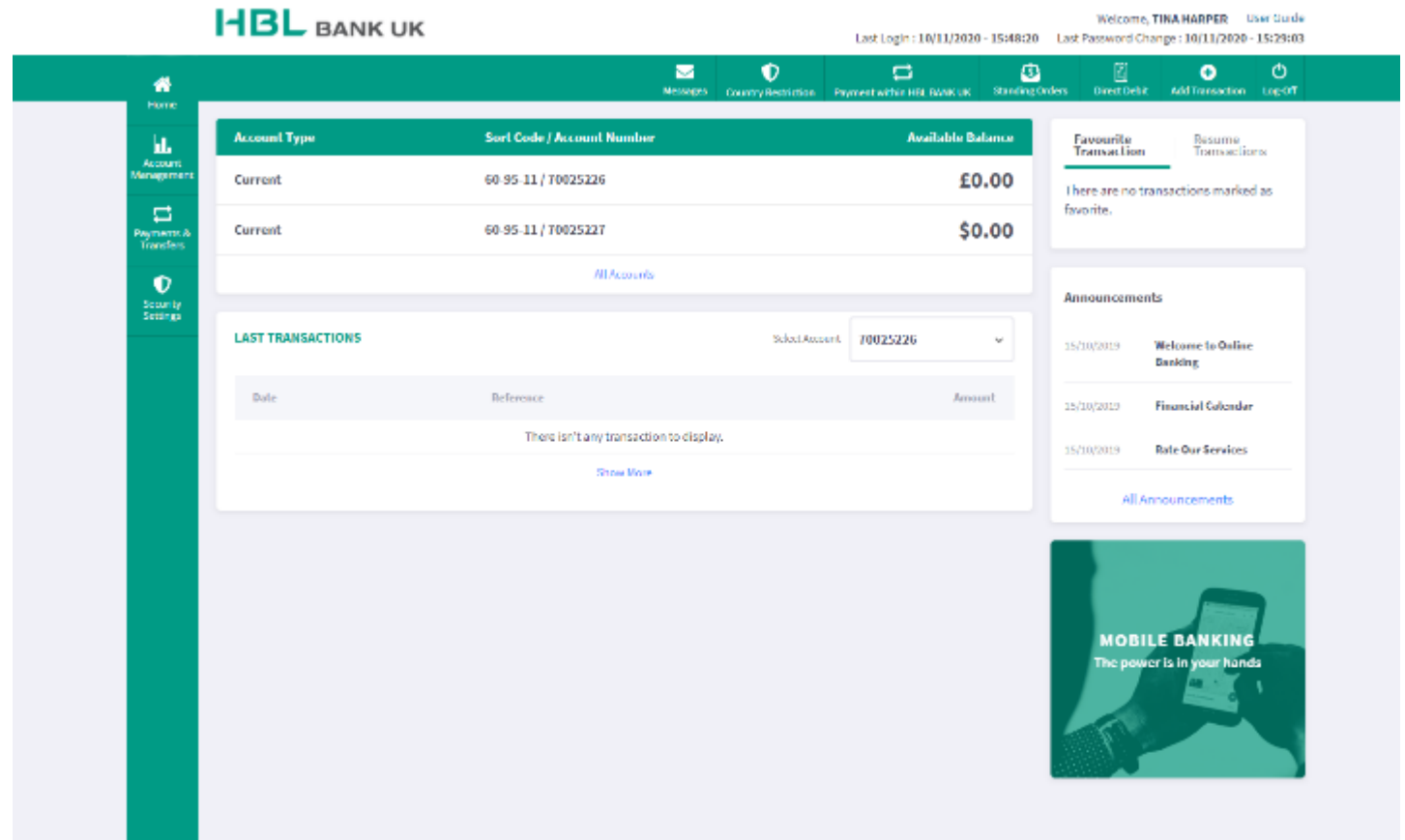
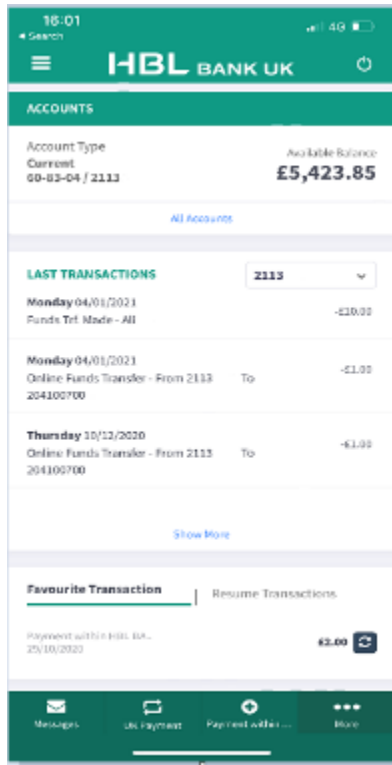


The screenshot shows the 'Forgot Username' screen for HBL BANK UK, step 3 of 4. The progress bar at the top shows steps 1 and 2 as completed, with step 3 active. The heading is 'Forgot Username'. The message says 'Please enter the One Time Password (OTP) you will receive shortly on your primary/registered mobile number.' Below this, it states 'One Time Password has been sent to your mobile number.' There is a 'Mobile Phone' field with the number '*****0935'. Below that is a 'One Time Password (OTP)' field. On the right side, there is a circular timer showing 'Remaining time to Enter OTP' as '00:45'. At the bottom right, there are 'BACK' and 'NEXT' buttons.

DIGITAL BANKING MOBILE APP

Login complete.

You can now access your Dashboard and Digital Banking homepage.

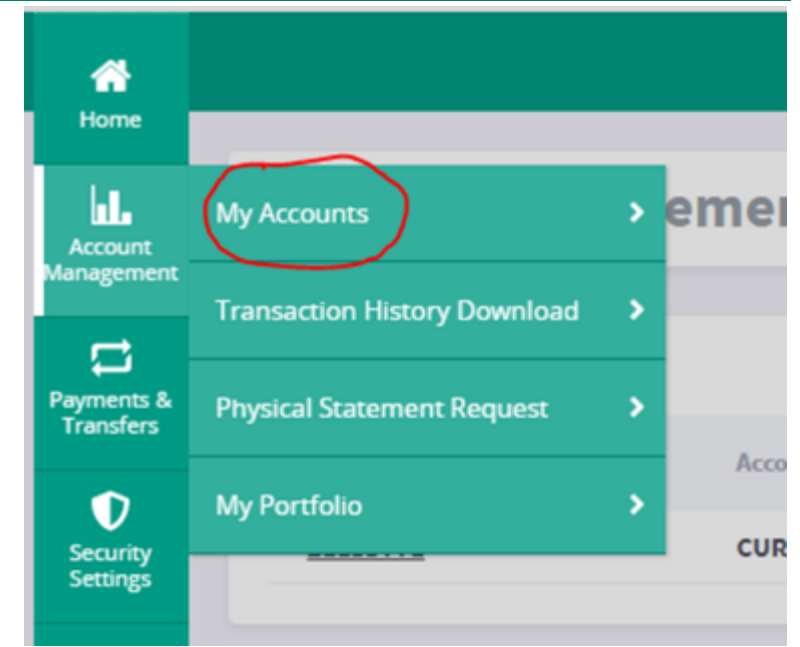
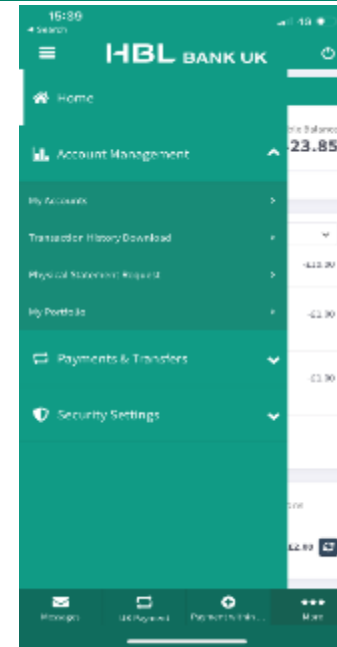


ACCOUNT MANAGEMENT

My Accounts

This Menu option will list:

- Current Account
- Term Deposit
- Loan Accounts
- View current and available balance

A screenshot of the HBL BANK UK web app showing the 'My Accounts' page. The page has a teal sidebar with icons for 'Account Management', 'Payments & Transfers', and 'Security Settings'. The main content area has a header with 'Account Management' and 'My Accounts'. Below the header, there are three sections: 'CURRENT ACCOUNTS', 'TERM DEPOSIT ACCOUNTS', and 'LOAN ACCOUNTS'. The 'CURRENT ACCOUNTS' section contains a table with one row of account data. The 'TERM DEPOSIT ACCOUNTS' and 'LOAN ACCOUNTS' sections both show a message: 'You do not have any account to shown.'

Account Number	Account Type	Currency	Status	Available Balance	Current Balance
	CURRENT ACCOUNT	GBP	Active	5,434.85	5,434.85

ACCOUNT MANAGEMENT

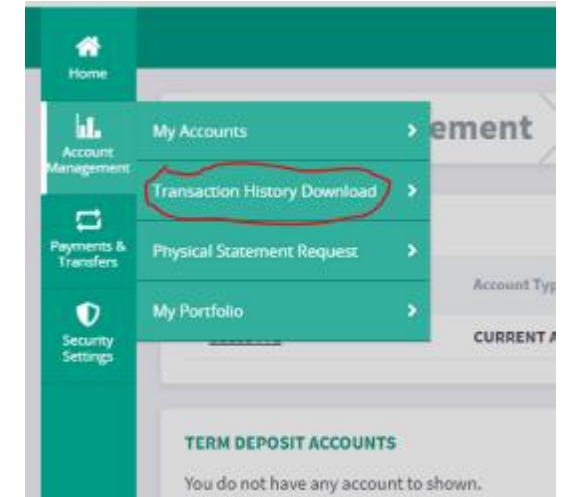
Transaction History Download

- This Menu option will allow you to download your transaction history for all your accounts up to 12 months.
- The function allows you to select a specific date of a transaction, for example, 1 day, 1 week, 1 month, 3 months and so on.

Simply select the option from the drop down box.

Then select:

- Account Number
- Period
- Start Date
- End date

A screenshot of the HBL Bank UK web portal showing the 'Transaction History Download' page. The page has a teal header with navigation links like 'Home', 'Messages', 'UK Payment', etc. The main content area is titled 'Transaction History Download' and contains a 'TRANSACTION HISTORY FILTER' section with dropdowns for 'Please choose' (set to '698304 Current GBP') and 'Period' (set to 'Date Interval'). Below these are 'Start Date' (01 Jan 2020) and 'End Date' (31 Dec 2020) fields, followed by a 'SEARCH' button. The 'TRANSACTION HISTORY RESULT' section displays a table of transactions.

Transaction Date	Description	Debit Amount	Credit Amount	Balance	Receipt
10/12/2020	Online Funds Transfer	£1.00	£0.00	£5,434.85	Receipt
10/12/2020	Online Funds Transfer	£0.00	£5.00	£5,433.85	Receipt
10/12/2020	Funds Trf. Made	£20.00	£0.00	£5,438.85	Receipt
07/12/2020	Funds Trf. Made	£55.00	£0.00	£5,438.85	Receipt
07/12/2020	Funds Trf. Made	£50.00	£0.00	£5,383.85	Receipt
01/12/2020	Credit - AGAINST REIMB EXPENSE BILL	£0.00	£177.62	£5,383.85	Receipt
30/11/2020	Funds Trf. Made	£25.00	£0.00	£5,405.47	Receipt
25/11/2020	Funds Trf. Made	£100.00	£0.00	£5,406.47	Receipt

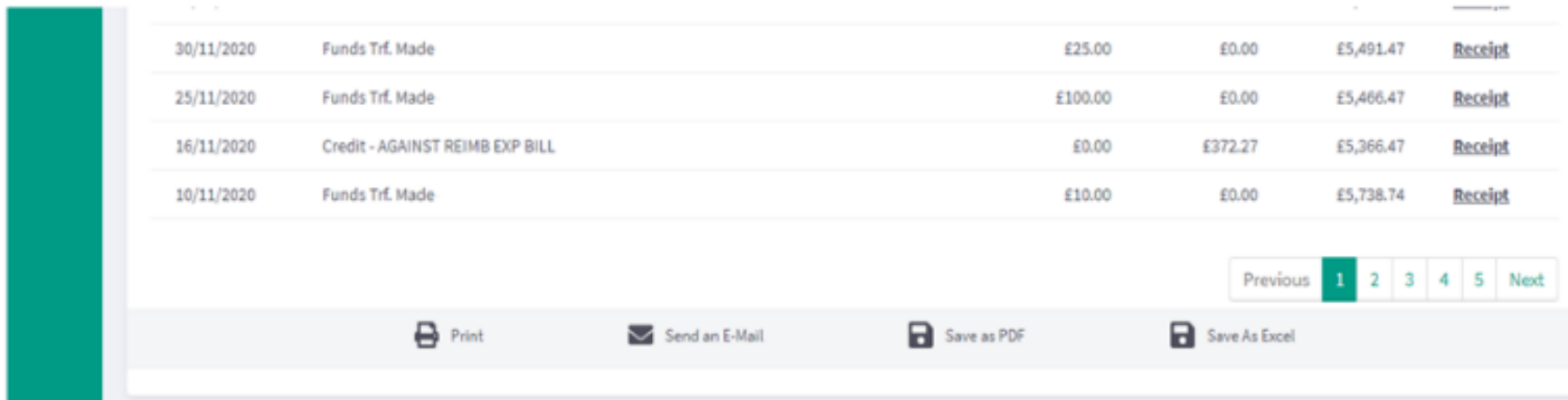
ACCOUNT MANAGEMENT

Click “search” to access the transactions.

The results can be:

- Sent as an email
- Saved As Excel
- Save as PDF

You can also print these options on completion. See “Receipt”.



The screenshot shows a table of transactions with columns for date, description, and amounts. Each row has a 'Receipt' link. An arrow points to the 'Receipt' link for the transaction dated 30/11/2020. Below the table is a navigation bar with 'Previous', '1', '2', '3', '4', '5', and 'Next' buttons. At the bottom is a footer bar with icons and labels for 'Print', 'Send an E-Mail', 'Save as PDF', and 'Save As Excel'.

30/11/2020	Funds Trf. Made	£25.00	£0.00	£5,491.47	Receipt
25/11/2020	Funds Trf. Made	£100.00	£0.00	£5,466.47	Receipt
16/11/2020	Credit - AGAINST REIMB EXP BILL	£0.00	£372.27	£5,366.47	Receipt
10/11/2020	Funds Trf. Made	£10.00	£0.00	£5,738.74	Receipt

Previous 1 2 3 4 5 Next

Print Send an E-Mail Save as PDF Save As Excel

ACCOUNT MANAGEMENT

By selecting the “Transaction History Filter” drop down box you will be able to choose and view all transactions in any currency of the account.

TRANSACTION HISTORY FILTER

Please choose ^

70025226 / 609511 Current GBP

70025227 / 609511 Current USD

TRANSACTION HISTORY FILTER

Please choose

70025226 / 609511 Current GBP

Start Date

10 Oct 2020

Period

1 Month

End Date

10 Nov 2020

SEARCH

General Information Screen

Account Statement and Transaction History Download

Through this feature you can download your account statement for a period of 12 months.

TRANSACTION HISTORY RESULTS

Transaction Date	Description	Debit Amount	Credit Amount	Balance	Receipt
No Records Found.					

Print

Send an E-Mail

Save as PDF

Save As Excel

ACCOUNT MANAGEMENT

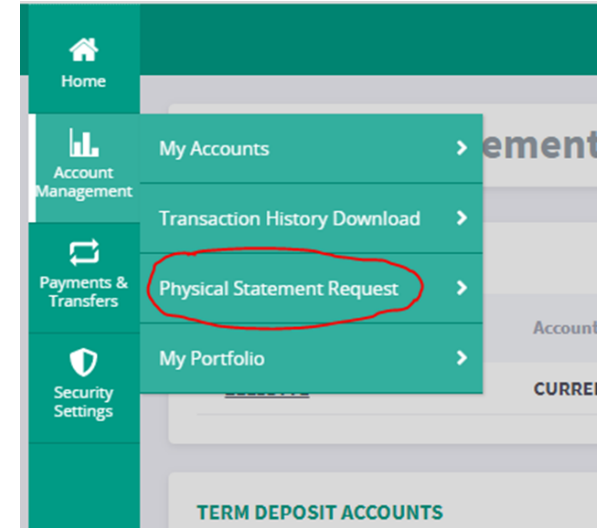
Physical Statement Request

You can request a paper statement from HBL Bank UK at any time.

For the statement you wish to view, simply select from the options displayed:

- Account Number
- Start Date
- End Date

Then click “Next”.

A screenshot of the 'Physical Statement Request' form in the HBL Bank UK mobile app. The form is titled 'Physical Statement Request' and is part of the 'Account Management' section. It contains two main input fields: 'Please choose' and 'Period'. The 'Please choose' field has a dropdown menu with the selected option being '/ 608304 Current GBP'. The 'Period' field has a dropdown menu with the selected option being '1 Month'. Below these fields, there are two date pickers: 'Start Date' and 'End Date'. The 'Start Date' is set to '04 Dec 2020' and the 'End Date' is set to '04 Jan 2021'. A note below the date pickers states: 'Please note that as per our schedule of charges you will be charged for issuance of a Duplicate statement.' At the bottom of the form, there is a large green button labeled 'NEXT'.

ACCOUNT MANAGEMENT

- Check your selection criteria on next screen and click “Confirm”.
- This will send a secure Request to our Customer Services who will print your statement and then post it to you.
- You can also check status of your Request in your Secure Inbox (Messages)

The screenshot shows the 'Physical Statement Request' confirmation screen in the HBL Bank UK app. The top navigation bar includes icons for Home, Messages, UK Payment, Payment within HBL BANK UK, Manage Beneficiaries, Standing Orders, Direct Debit, Add Transaction, and Log-Off. The left sidebar has icons for Account Management, Payments & Transfers, and Security Settings. The main content area has a header with 'Account Management' and 'Physical Statement Request'. Below this is a 'CONFIRMATION' section with the following details:

Account Number	21135771
Period	1 Month
Date Range	12/2020 - 01/2021
Request Date	1/4/2021 12:18:28 PM

At the bottom, there are two buttons: 'BACK' and 'CONFIRM'.

The screenshot shows the 'PHYSICAL STATEMENT REQUEST' selection screen in the HBL Bank UK app. The top navigation bar includes the HBL BANK UK logo and a power icon. The main content area has a 'Please choose' dropdown menu. Below this are three date selection fields:

- Period: 1 Month
- Start Date: 08 Dec 2020
- End Date: 08 Jan 2021

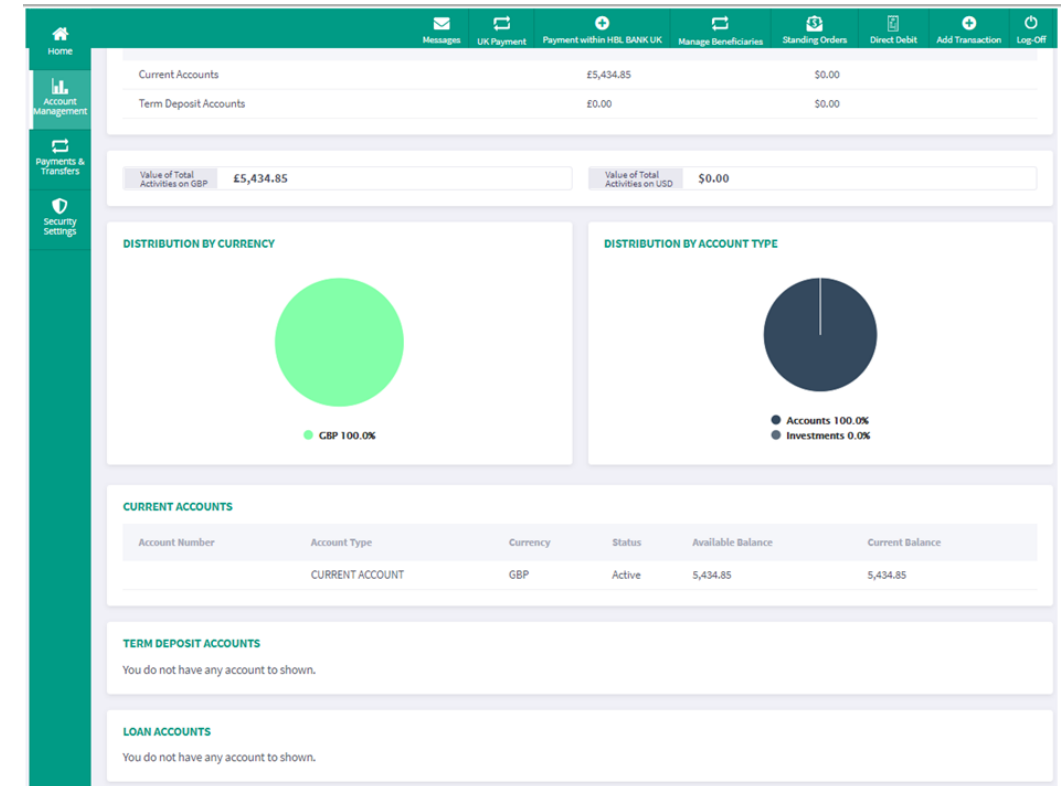
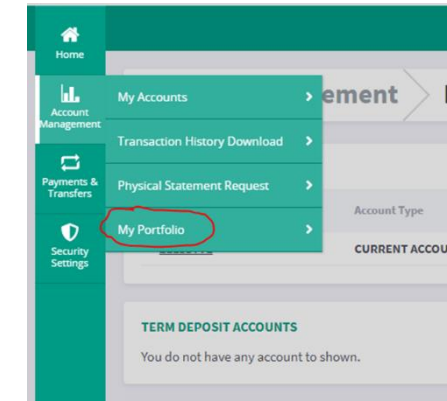
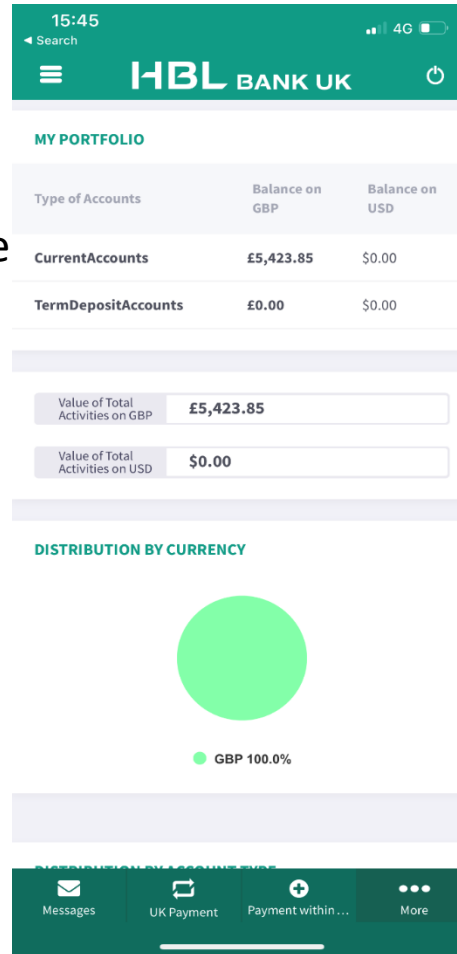
Below the date fields, there is a note: "Please note that as per our schedule of charges you will be charged for issuance of a Duplicate statement." At the bottom, there is a 'NEXT' button and a bottom navigation bar with icons for Messages, UK Payment, Payment within..., and More.

ACCOUNT MANAGEMENT

My Portfolio

This option will display your entire portfolio with balances of all your accounts on one screen.

All other information such as, All Accounts (Current, Term Deposit, Loan Accounts).

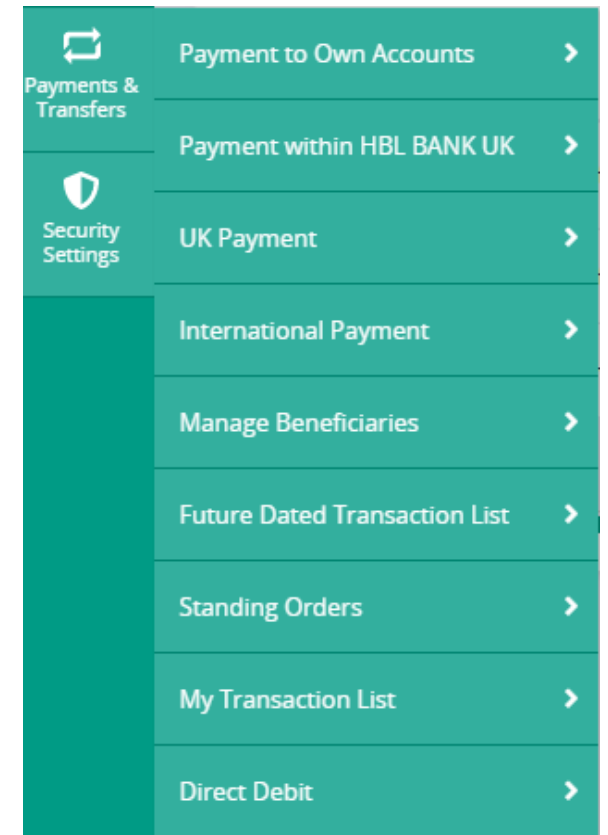
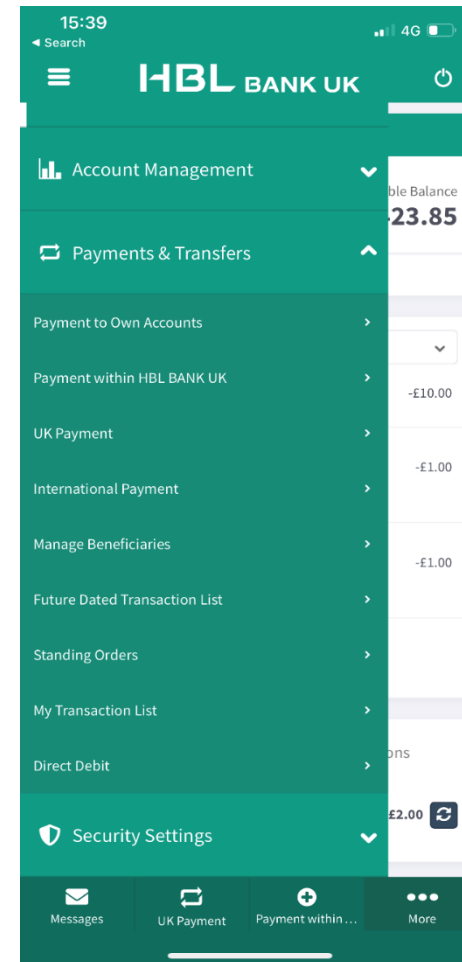
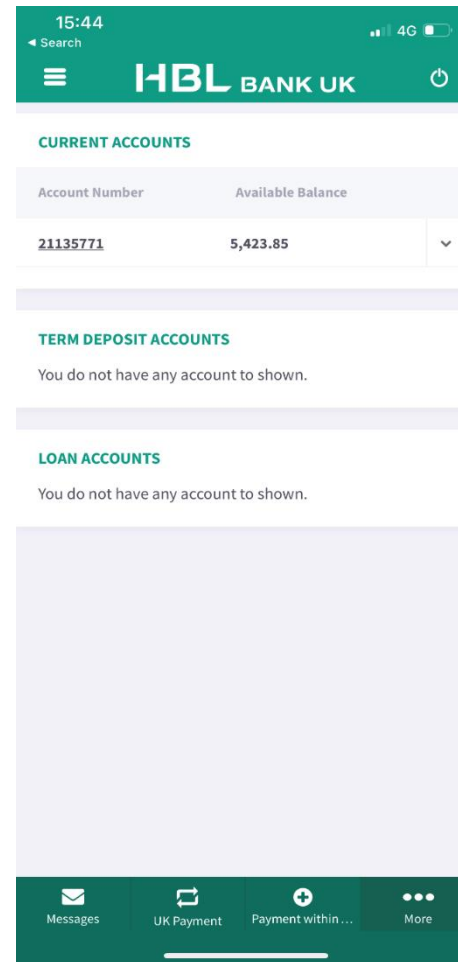


PAYMENTS AND TRANSFERS

Payments to Own Accounts

Hover over the Payments & Transfers tab to explore all payment options.

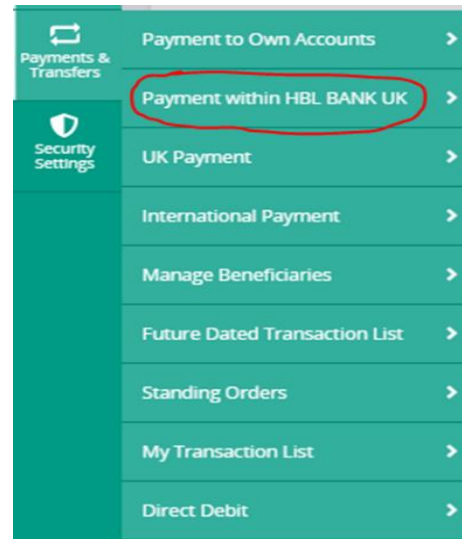
Payments to Own Accounts can be made by transferring funds between your own accounts held with HBL Bank UK.



PAYMENTS AND TRANSFERS

Payments within HBL Bank UK

- This option can be used to Transfer funds to another customer who has an account with HBL Bank UK.
- You can either send payment to an Account or by selecting a Beneficiary that you have already added.
- To make a Payment you will need the following Details:
 - 14 Digit HBL Bank UK Account Number of Beneficiary
 - Amount
 - Frequency (Immediate or Future Dated / Scheduled Payment)

A screenshot of the HBL Bank UK mobile app's 'Payment within HBL BANK UK' screen. The interface is divided into three main sections: 1- FROM ACCOUNT, 2- RECIPIENT DETAILS, and 3- TRANSFER DETAILS. The 'FROM ACCOUNT' section shows a dropdown menu with the selected account '608304 - GBP 5,434.85'. The 'RECIPIENT DETAILS' section has radio buttons for 'Account Number' and 'Beneficiary', with 'Beneficiary' selected. Below this, there are fields for 'Beneficiary' (Saad), 'To Account' (2041001), and 'Save Beneficiary' (toggle off). The 'TRANSFER DETAILS' section includes a 'Mark Favorite' toggle, an 'Amount' field (€ 1.00), a 'Select transfer type details' section with a 'Frequency' dropdown (Immediate - Today), and fields for 'First Transfer Date' and 'Final Transfer Date'. At the bottom, there are two buttons: 'SAVE FOR LATER' and 'NEXT'. On the right side, there is a 'LIMITS' section showing transaction limits and a 'MOBILE BANKING' banner with the text 'The power is in your hands'.

PAYMENTS AND TRANSFERS

- On right hand side of the screen you can also look at the limits that have been allowed by the Bank for you to make this payment. Any amount above that limit will be rejected.
- After filling all the details please click “Next”.

You will be notified via SMS when:

1. A payee is created
2. Changes are made to a payee
3. The registered mobile number for the user changes

The screenshot displays the 'Payments & Transfers' screen in the HBL Bank mobile app. The interface is organized into three main sections: '1- FROM ACCOUNT', '2- RECIPIENT DETAILS', and '3- TRANSFER DETAILS'. A top navigation bar includes icons for Home, Messages, UK Payment, Payment within HBL BANK UK, Manage Beneficiaries, Standing Orders, Direct Debit, Add Transaction, and Log-Off. A left sidebar contains icons for Home, Account Management, Payments & Transfers (active), and Security Settings. The '1- FROM ACCOUNT' section shows a dropdown menu with '608304 - GBP 5,434.85'. The '2- RECIPIENT DETAILS' section has radio buttons for 'Account Number' (selected) and 'Beneficiary', a 'Beneficiary' dropdown with 'Please Select', a 'To Account' field, a 'Save Beneficiary' toggle, and a 'Beneficiary Name' field. The '3- TRANSFER DETAILS' section includes an 'Amount' field, a 'Mark Favorite' toggle, a 'Select transfer type details.' section with a 'Frequency' dropdown set to 'Immediate - Today', and 'First Transfer Date' and 'Final Transfer Date' fields. At the bottom are 'SAVE FOR LATER' and 'NEXT' buttons. On the right, a 'LIMITS' section lists: '£10,000.00 Maximum Instant Transaction Limit', '£10,000.00 Available Daily Limit', and '£100,000.00 Available Monthly Limit'. Below this is a 'MOBILE BANKING' banner with the text 'The power is in your hands' and an image of a hand holding a smartphone.

PAYMENTS AND TRANSFERS

You will then receive confirmation that Payment has been completed successfully.

15:40
Search
HBL BANK UK

1- FROM ACCOUNT
Please choose
2113 / 608304 - GBP 5,423.85


2- RECIPIENT DETAILS
☒ Account Number ☐ Beneficiary
Beneficiary
Please Select
To Account
Save Beneficiary ☐
Beneficiary Name

3- TRANSFER DETAILS Mark Favorite ☐
Amount
Select transfer type details.
Frequency
Immediate - Today

Messages UK Payment Payment within... More

Home Messages UK Payment Payment within HBL BANK UK Manage Beneficiaries Standing Orders Direct Debit Add Transaction Log-Off

Payments & Transfers > Payment within HBL BANK UK



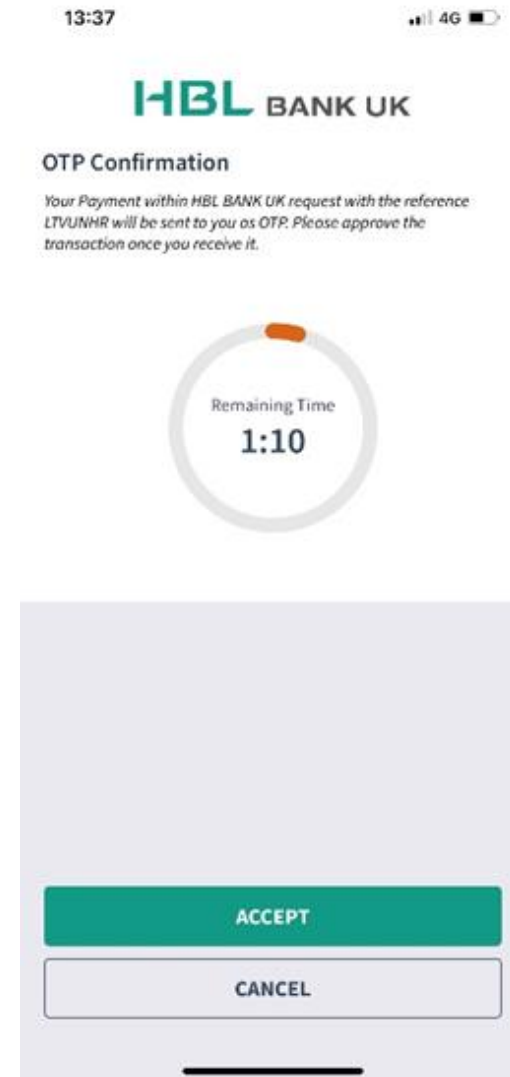
Your transaction was executed successfully
Reference Number: 7453638202276387

BACK TO HOME PAGE RECEIPT

PAYMENTS AND TRANSFERS

If the payment is made to a Person that is not an existing beneficiary, you will then receive an OTP (one time passcode) on your Mobile device to confirm payment.

You will receive a Text and Email Message that your payment has been accepted for processing/ has been processed successfully.



PAYMENTS AND TRANSFERS

Cut-Off Times:

For all payment types (Own Account, UK and International Payments):

- Payments done within working hours of 9:00am to 5:00pm UK Time will be processed same day.
- Payments made between 5:00pm and 11:59pm UK Time will be processed next working day.
- Payments made between 12:00am and 8:00am UK Time will be processed same working day after 9:00am.

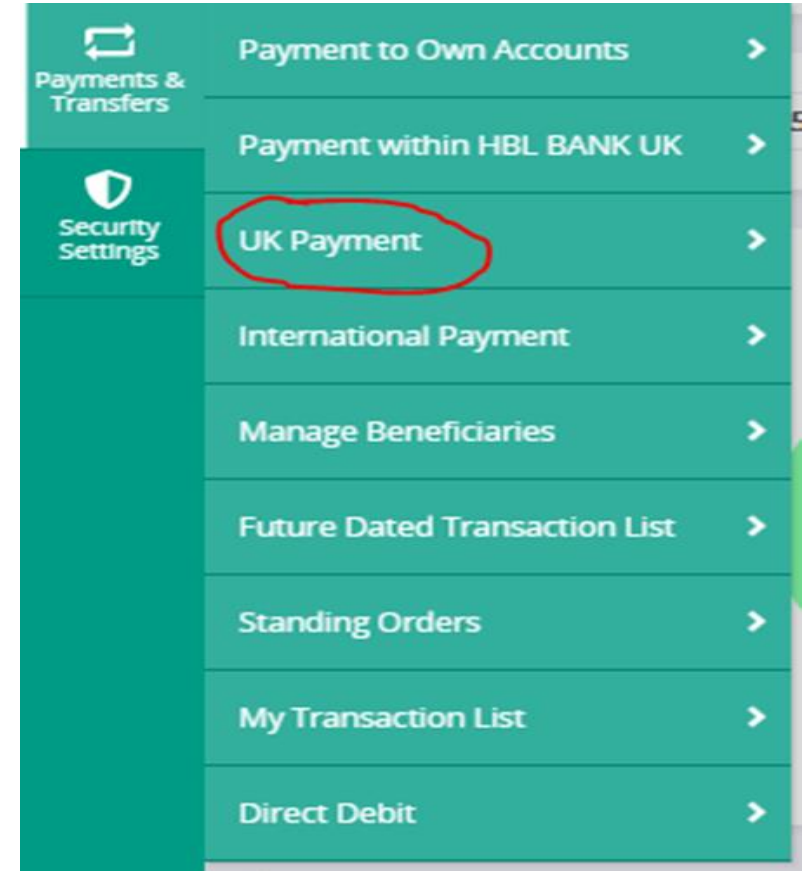
PAYMENTS AND TRANSFERS

UK Payment

You can either send payment to a new Account or by selecting a Beneficiary that you have already added.

You can also set up a standing order or schedule a payment.

The image displays two screenshots of the HBL BANK UK mobile app interface. The left screenshot shows the '1- FROM ACCOUNT' screen with a dropdown menu for selecting an account (2113 / 608304 - GBP 5,423.85). Below this is the '2- RECIPIENT DETAILS' section, which includes radio buttons for 'Sort Code - Account Number' (selected) and 'Beneficiary'. There are input fields for 'Beneficiary' (Please Select), 'Sort Code', 'Account Number', 'Receiver Name', 'Receiver's Currency' (POUND STERLING), and 'Beneficiary Name'. A 'Save Beneficiary' toggle is also present. The right screenshot shows the '3- TRANSFER DETAILS' screen. It includes a 'Mark Favorite' toggle, an 'Amount In Source Currency' field, a 'Reference' field, a 'Frequency' dropdown (Immediate - Today), and date pickers for 'First Transfer Date' and 'Final Transfer Date'. At the bottom, there are two boxes showing limits: '£10,000.00 Maximum Instant Transaction Limit' and '£10,000.00 Available Daily Limit', and another box showing '£9,990.00 Available Monthly Limit'. There are 'SAVE FOR LATER' and 'NEXT' buttons at the bottom.



PAYMENTS AND TRANSFERS

Setting up Payments

You will need the following Details:

- 6 Digit Sort Code of Beneficiary Account
- 8 Digit Account number of Beneficiary Account
- Receiver's Name
- Amount
- Reference

The screenshot shows a mobile banking app interface for setting up payments. The top navigation bar includes icons for Home, Messages, UK Payment, Payment within HBL BANK UK, Manage Beneficiaries, Standing Orders, Direct Debit, Add Transaction, and Log-Off. The left sidebar contains icons for Home, Account Management, Payments & Transfers, and Security Settings. The main content area is divided into three sections: 1- FROM ACCOUNT, 2- RECIPIENT DETAILS, and 3- TRANSFER DETAILS. Section 1 shows a dropdown for the source account, currently displaying '608304 - GBP 5,433.85'. Section 2 includes radio buttons for 'Sort Code - Account Number' and 'Beneficiary', with the 'Beneficiary' option selected. Below this are fields for Beneficiary Name (Ali Asghar Lloyds), Sort Code, Account Number, Receiver Name, Receiver's Currency (POUND STERLING), Receiver's Bank (LLOYDS BANK PLC), and Receiver's Bank Branch (HARROW STATION RD). There is also a 'Save Beneficiary' toggle and a field for Beneficiary Name. Section 3 includes a 'Mark Favorite' toggle, a field for Amount in Source Currency (£ 10.00), a field for Reference (PYMT), a field for Frequency (Immediate - Today), and fields for First Transfer Date and Final Transfer Date. At the bottom, there are two buttons: 'SAVE FOR LATER' and 'NEXT'. On the right side, there is a 'LIMITS' section showing various transaction limits and a 'MOBILE BANKING' banner with the text 'The power is in your hands'.

1- FROM ACCOUNT

Please choose
/ 608304 - GBP 5,433.85

2- RECIPIENT DETAILS

☐ Sort Code - Account Number ☒ Beneficiary

Beneficiary
Ali Asghar Lloyds

Sort Code

Account Number

Receiver Name

Receiver's Currency
POUND STERLING

Receiver's Bank
LLOYDS BANK PLC

Receiver's Bank Branch
HARROW STATION RD

Save Beneficiary ☐

Beneficiary Name

3- TRANSFER DETAILS Mark Favorite ☐

Amount in Source Currency
£ 10.00

Reference
PYMT

Frequency
Immediate - Today

First Transfer Date Final Transfer Date

SAVE FOR LATER **NEXT**

LIMITS

£10,000.00
Maximum Instant Transaction Limit

£10,000.00
Available Daily Limit

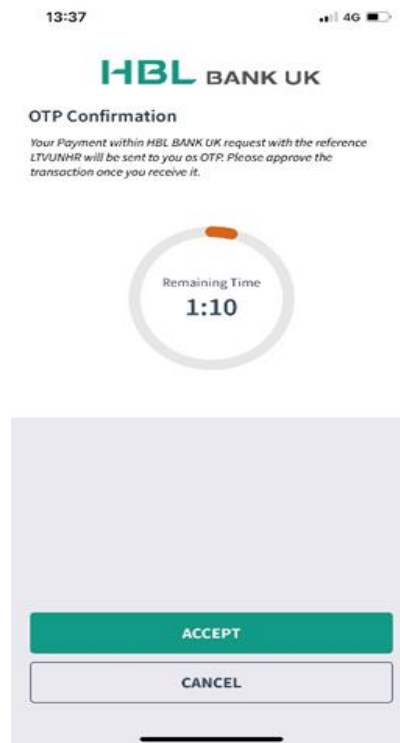
£10,000.00
Available Monthly Limit

MOBILE BANKING
The power is in your hands

PAYMENTS AND TRANSFERS

If the payment is made to a person that is not an existing beneficiary, you will then receive an OTP on your Mobile device to confirm payment.

After successful validation of OTP your payment will be processed.



A screenshot of a web application interface for 'Payments & Transfers' under the 'UK Payment' section. The left sidebar contains navigation links: Home, Account Management, Payments & Transfers, and Security Settings. The top navigation bar includes links for Messages, UK Payment, Payment within HBL BANK UK, Manage Beneficiaries, Standing Orders, Direct Debit, Add Transaction, and Log-Off. The main content area is titled 'CONFIRMATION' and 'TRANSFER INFORMATION'. It displays the following details:

From Account	GBP
To Account	GB38LOYD3
Receiver Sort Code	
Receiver Account Number	183
Receiver Name	Ali Asghar
Final Transfer Amount	GBP 10.00
Request Date	04 Jan 2021
Receiver Bank	LLOYDS BANK PLC
Receiver Bank Branch	HARROW STATION RD

Below this, the 'OTHER TRANSFER DETAILS' section shows:

Transaction Type	Immediate
Transaction Date	04 Jan 2021
Number Of Transfers	1
Mark Favorite	No

A green checkbox is checked, indicating agreement to the [Terms and Conditions](#). At the bottom, there are three buttons: 'BACK' (white), 'SAVE FOR LATER' (white), and 'CONFIRM' (green).

PAYMENTS AND TRANSFERS

You can also generate a receipt of your payment by selecting the receipt button.

- Print
- Send the receipt as an E-Mail
- Save it as a PDF document

RECEIPT

Your transaction was executed successfully. Reference Number: 7453656957503455

TRANSFER INFORMATION

From Account

GBP

To Account

GB38LOYD

Receiver Sort Code

309392

Receiver Account Number

Receiver Name

Ali Asghar

Final Transfer Amount

GBP 10.00

Request Date

04 Jan 2021

Receiver Bank

LLOYDS BANK PLC

Receiver Bank Branch

HARROW STATION RD

OTHER TRANSFER DETAILS

Transaction Type

Immediate

Transaction Date

04 Jan 2021

Number Of Transfers

1

Mark Favorite

No

HBL BANK UK

Print

Send an E-Mail

Save as PDF

Home

Messages

UK Payment

Payment within HBL BANK UK

Manage Beneficiaries

Standing Orders

Direct Debit

Add Transaction

Log-off

Payments & Transfers

UK Payment

Your transaction has been submitted and under processing

Reference Number: 7453656957503455

BACK TO HOME PAGE

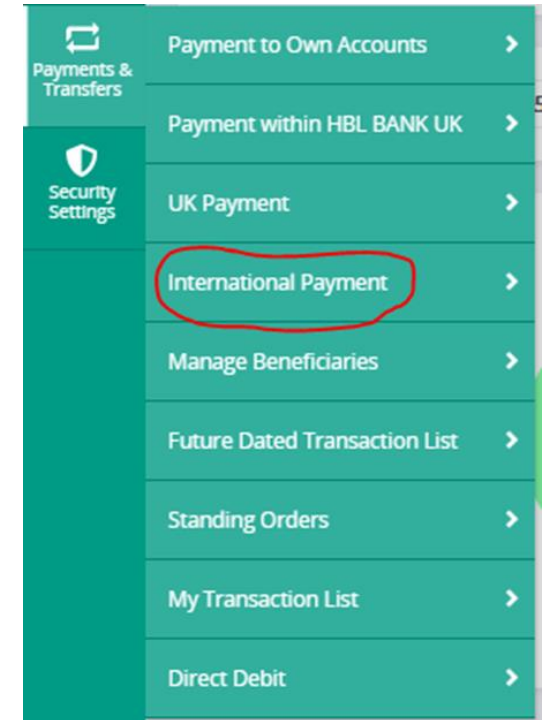
RECEIPT

PAYMENTS AND TRANSFERS

International Payments

To make an International Payment you will need the following details:

- Receiver Name
- Receiver Bank SWIFT Code
- Receiver Account / IBAN Number
- Receiver Address / Email and Mobile Number
- Frequency (Immediate or Future Dated / Scheduled Payment)
- Intermediary Bank Details (Optional)
- Currency
- Amount
- Payment Reference / Purpose of Payment
- Frequency (Immediate / Future Dated)
- First Transfer Date (Optional)



This option can be used to Transfer GBP funds to any International Banking account via SWIFT.

PAYMENTS AND TRANSFERS

The screenshot shows the 'Payments & Transfers' section of the HBL Bank UK mobile app, specifically the 'International Payment' screen. The interface is divided into several sections:

- 1- FROM ACCOUNT:** A dropdown menu showing 'I / 608304 - GBP 5,423.85'.
- 2- RECIPIENT DETAILS:** A dropdown menu showing 'Hasnain Iqbal'.
- RECEIVER BANK DETAILS:** Fields for 'Receiver Bank Swift Code' (SCBLPKXXXX), 'Bank Country' (Pakistan), 'Bank City' (KARACHI), 'Bank Name' (STANDARD CHARTERED BANK (PAKISTAN) LIMITED), and 'Branch name'.
- IBAN / Account number:** Radio buttons for 'IBAN' (selected) and 'Account number'. The IBAN field shows 'PK18 SCBL 0000 0017 183'.
- Receiver Name / Address:** Fields for 'Receiver Name' (Hasnain) and 'Receiver Address' (Flat No 202,).
- E-mail / Mobile Number:** Fields for 'E-mail' and 'Mobile Number'.
- INTERMEDIARY BANK DETAILS:** Fields for 'To Bank Swift Code', 'Bank Country', 'Bank City', 'Bank Name', and 'Branch name'.
- 3- TRANSFER DETAILS:** A dropdown menu for 'Currency' (POUND STERLING) and a field for 'Amount'.
- TRANSACTION DETAILS:** Fields for 'Charge Commission To' (SHA (HBL BANK UK charges borne by ordering customer, and other banks charges borne by the beneficiary)), 'Payment Reference / Purpose of Payment' (Ordinary Transfer), and 'Frequency' (Immediate - Today).

On the right side of the screen, there is a 'LIMITS' section with the following information:

- £10,000.00
- Maximum Instant Transaction Limit
- £10,000.00
- Available Daily Limit
- £100,000.00
- Available Monthly Limit

An arrow points to the 'LIMITS' section, indicating that users can access the 'Limits' setting that have been allowed by the Bank for you to make the payment. Any amount above that limit will be rejected.

You can also access the “Limits” setting that have been allowed by the Bank for you to make the payment.

Any amount above that limit will be rejected.

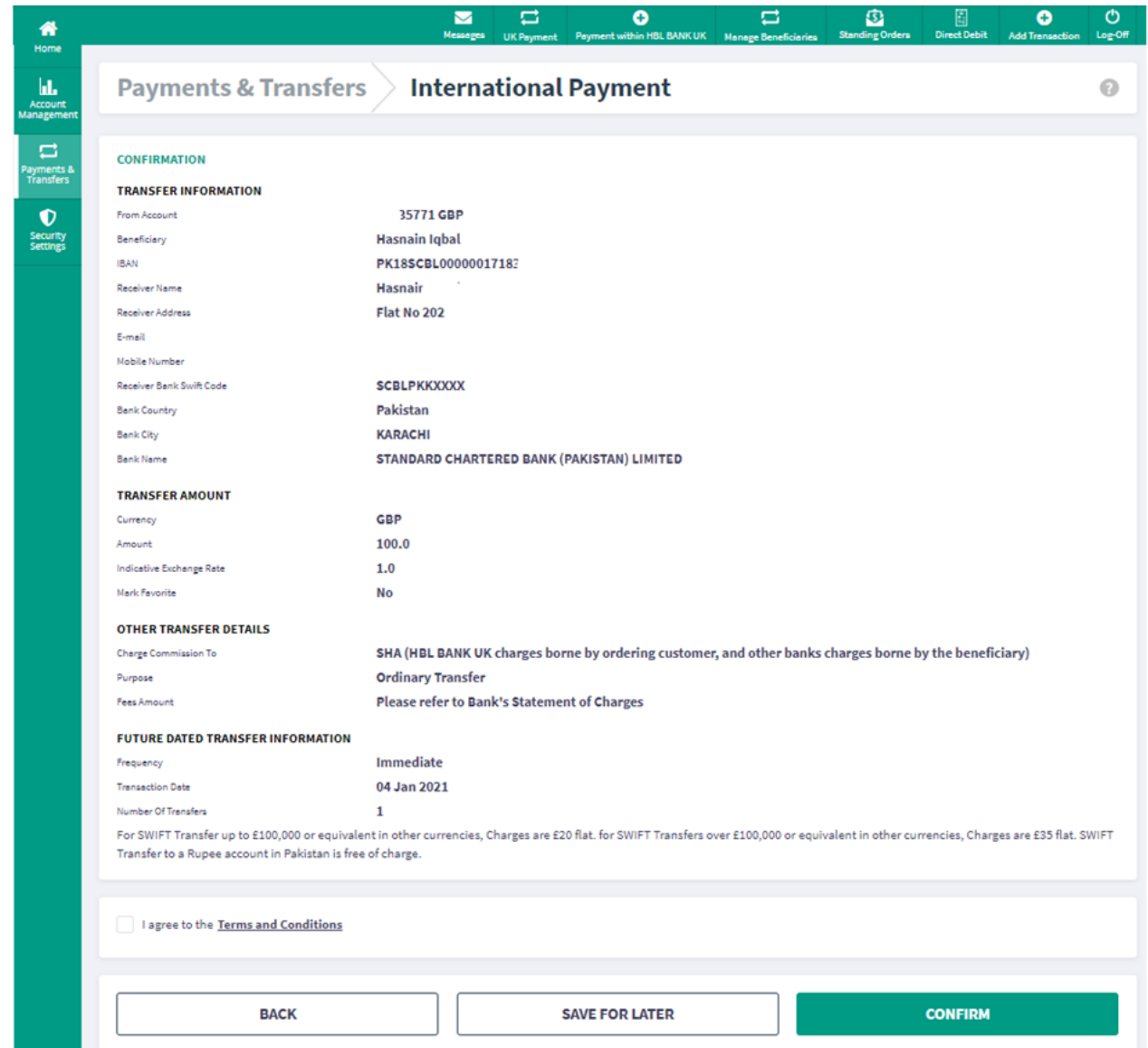
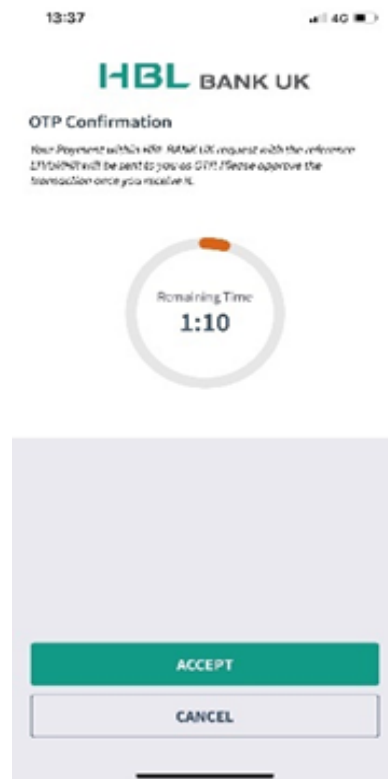
After filling all the details please click “Next”.

Check details of your payment on next screen and click confirm.

PAYMENTS AND TRANSFERS

If the payment is made to a Person that is not an existing beneficiary, you will then receive an OTP on your Mobile device to confirm payment.

After successful validation of OTP your payment will be processed.



Payments & Transfers International Payment

CONFIRMATION

TRANSFER INFORMATION

From Account	35771 GBP
Beneficiary	Hasnain Iqbal
IBAN	PK18SCBL00000017183
Receiver Name	Hasnair
Receiver Address	Flat No 202
E-mail	
Mobile Number	
Receiver Bank Swift Code	SCBLPKXXXX
Bank Country	Pakistan
Bank City	KARACHI
Bank Name	STANDARD CHARTERED BANK (PAKISTAN) LIMITED

TRANSFER AMOUNT

Currency	GBP
Amount	100.0
Indicative Exchange Rate	1.0
Mark Favorite	No

OTHER TRANSFER DETAILS

Charge Commission To	SHA (HBL BANK UK charges borne by ordering customer, and other banks charges borne by the beneficiary)
Purpose	Ordinary Transfer
Fees Amount	Please refer to Bank's Statement of Charges

FUTURE DATED TRANSFER INFORMATION

Frequency	Immediate
Transaction Date	04 Jan 2021
Number Of Transfers	1

For SWIFT Transfer up to £100,000 or equivalent in other currencies, Charges are £20 flat. for SWIFT Transfers over £100,000 or equivalent in other currencies, Charges are £35 flat. SWIFT Transfer to a Rupee account in Pakistan is free of charge.

☐ I agree to the [Terms and Conditions](#)

BACK **SAVE FOR LATER** **CONFIRM**

PAYMENTS AND TRANSFERS

You can also generate a receipt of your payment by selecting the Receipt button.

You can then:

- Print
- Send the receipt as an E-Mail
- Save it as a PDF document.
- International payments made using your mobile app, follow steps 1 – 3.

The image displays three sequential screenshots of the HBL BANK UK mobile application interface, illustrating the process of generating a payment receipt. An arrow points from the text 'International payments made using your mobile app, follow steps 1 – 3.' to the first screenshot.

Screenshot 1 (15:41): Shows the '1- FROM ACCOUNT' screen. The user selects the account '2113 / 608304 - GBP 5,423.85'. Below this is the '2- RECIPIENT DETAILS' section with a 'Beneficiary' dropdown set to 'Please Select'. At the bottom, there are 'RECEIVER BANK DETAILS' including fields for 'Receiver Bank Swift Code', 'Bank Country', 'Bank City', 'Bank Name', and 'Branch name'. At the very bottom, there are radio buttons for 'IBAN' (selected) and 'Account number'.

Screenshot 2 (15:42): Shows the continuation of the form. It includes fields for 'IBAN', 'Receiver Name', 'Receiver Address', 'E-mail', and 'Mobile Number'. Below these is the 'INTERMEDIARY BANK DETAILS' section with fields for 'To Bank Swift Code', 'Bank Country', 'Bank City', 'Bank Name', and 'Branch name'.

Screenshot 3 (15:42): Shows the '3- TRANSFER DETAILS' screen. It includes a 'Currency' dropdown set to 'POUND STERLING', an 'Amount' field, and a 'Mark Favorite' toggle. Below is the 'TRANSACTION DETAILS' section, which includes a 'Charge Commission To' dropdown set to 'SHA (HBL BANK UK charges borne by ordering customer, and other banks charges borne by the beneficiary)', a 'Payment Reference / Purpose of Payment' dropdown set to 'Ordinary Transfer', and a 'Frequency' dropdown set to 'Immediate - Today'. At the bottom, there is a 'First Transfer Date' field. A summary box at the bottom right shows the limits: '£10,000.00 Maximum Instant Transaction Limit' and '£10,000.00 Available Daily Limit', and '£100,000.00 Available Monthly Limit'.

PAYMENTS AND TRANSFERS

MANAGE BENEFICIARIES

You can use this screen to add Beneficiary for various Payment types.

Payment within HBL Bank UK, International and to other UK banks require:

- Beneficiary Name
- 14 Digit HBL Bank UK account number

The desktop view of the 'Add Beneficiary' screen features a teal header with navigation icons for Home, Account Management, Payments & Transfers, and Security Settings. Below the header, a toolbar contains icons for Messages, UK Payment, Payment within HBL BANK UK, Manage Beneficiaries, Standing Orders, Direct Debit, Add Transaction, and Log-Off. The main content area is titled 'Add Beneficiary' and includes a 'SELECT TRANSFER TYPE' section with a dropdown menu set to 'Payment within HBL BANK UK'. Below this is a 'PLEASE ENTER BENEFICIARY DETAILS' section with input fields for 'Beneficiary Name' and 'Account Number'. At the bottom, there are 'BACK' and 'NEXT' buttons.

The mobile view of the 'Add Beneficiary' screen shows the same interface as the desktop view, but with a simplified layout. The header includes the time (15:42), a search bar, and the HBL BANK UK logo. The 'SELECT TRANSFER TYPE' section is prominent, with the dropdown menu set to 'Payment within HBL BANK UK'. Below it is an 'ADD BENEFICIARY' button. The 'PAYMENT WITHIN HBL BANK UK BENEFICIARIES' section displays a table with one entry: 'Saad' with account number '204100' and a delete icon. The bottom navigation bar includes icons for Messages, UK Payment, Payment within HBL BANK UK, and a 'More' menu.

The mobile view of the 'Payments & Transfers' menu shows a list of options. The 'Manage Beneficiaries' option is highlighted with a red circle. The menu is organized into two sections: 'Payments & Transfers' and 'Security Settings'.

Payments & Transfers	Payment to Own Accounts	>
	Payment within HBL BANK UK	>
	UK Payment	>
Security Settings	International Payment	>
	Manage Beneficiaries	>
	Future Dated Transaction List	>
	Standing Orders	>
	My Transaction List	>
	Direct Debit	>

PAYMENTS AND TRANSFERS

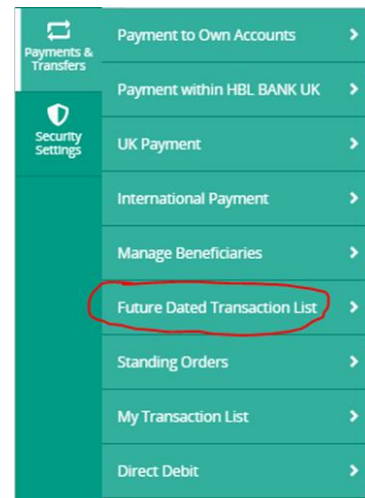
Future Dated Transaction List

This option is used to find and search for all your Future Dated transactions and their status.

All transactions are listed below showing payments between your own accounts first, then payments between HBL Bank accounts.

* If a payment is made out of hours it will show up as a future transaction *

The screenshot shows the 'Future Dated Transaction List' screen. At the top, there's a navigation bar with icons for Home, Messages, UK Payment, Payment within HBL BANK UK, Manage Beneficiaries, Standing Orders, Direct Debit, Add Transaction, and Log-Off. Below this, a sidebar on the left contains icons for Home, Account Management, Payments & Transfers (highlighted), and Security Settings. The main content area has a title bar with 'Payments & Transfers' and 'Future Dated Transaction List'. Underneath is a 'SEARCH FILTER' section with the instruction 'Please select one Future Dated transaction from the list to view details'. It includes dropdowns for 'Account' (set to 'All') and 'Transaction Type' (set to 'UK Payment'). There's also a 'Status' dropdown set to 'Cancelled'. Below these are radio buttons for 'Request Date Interval' (selected) and 'Execution Date Interval'. At the bottom, there are 'Start Date' and 'End Date' fields with calendar icons. A green 'SEARCH' button is located at the bottom right.



This screenshot shows the 'SELECT TRANSACTION' dialog. It has a title bar with an information icon and the text 'This feature enable the user to set transaction, daily and monthly limits for e-Banking services.' Below the title, there's a list of transaction types: 'Financial Transaction', 'UK Payment', 'International Payment', 'Payment to Own Accounts', and 'Payment within HBL BANK UK'. To the right of this list are three input fields labeled 'Instant Max', 'Daily Limit', and 'Monthly Limit', each with a corresponding 'Max' label.

PAYMENTS AND TRANSFERS

Home

Account Management

Payments & Transfers

Security Settings

Messages

UK Payment

Payment within HBL BANK UK

Manage Beneficiaries

Standing Orders

Direct Debit

Add Transaction

Log-Off

SEARCH FILTER

+

PAYMENT TO OWN ACCOUNTS

Receiver Account Number	Amount	Transaction Date	Status
-------------------------	--------	------------------	--------

PAYMENT WITHIN HBL BANK UK

Recipient Account No/IBAN	Amount	Transaction Date	Status
<u>204100</u>	£3.00	02.11.2020	Executed
<u>204100</u>	£1.00	09.11.2020	Executed
<u>204100</u>	£1.00	10.12.2020	Executed

UK PAYMENT

Receiver Name	Sort Code / Account Number	Destination Bank	Destination Branch	Amount	Transaction Date	Status
<u>Ali Asghar</u>	309392 / 1837	LLOYDS BANK PLC	HARROW STATION RD	£10.00	30.10.2020	Executed
<u>Ali Asghar</u>	309392 / 1837	LLOYDS BANK PLC	HARROW STATION RD	£5.00	29.10.2020	Executed
A Asghar	230580 / 2732	METRO BANK PLC	London	£10.00	05.11.2020	Cancelled
<u>Ali Asghar</u>	309392 / 1837	LLOYDS BANK PLC	HARROW STATION RD	£100.00	25.11.2020	Executed
<u>Ali Asghar</u>	309392 / 1837	LLOYDS BANK PLC	HARROW STATION RD	£25.00	30.11.2020	Executed
<u>Ali Asghar</u>	309392 / 1837	LLOYDS BANK PLC	HARROW STATION RD	£50.00	07.12.2020	Executed
<u>Ali Asghar</u>	309392 / 1837	LLOYDS BANK PLC	HARROW STATION RD	£20.00	10.12.2020	Executed

INTERNATIONAL PAYMENT

Receiver Name	Receiver IBAN	Receiver Bank Swift Code	Destination Country	Destination Bank	Destination City	Amount	Transaction Date	Status
---------------	---------------	--------------------------	---------------------	------------------	------------------	--------	------------------	--------

Functions:

Using the search filter you can narrow down the search results, for example;

- dates
- times
- statuses of payments

15:43

Search

HBL BANK UK

+

SEARCH FILTER

+

PAYMENT TO OWN ACCOUNTS

Receiver Account Number	Amount	Transaction Date
-------------------------	--------	------------------

PAYMENT WITHIN HBL BANK UK

Recipient Account No/IBAN	Amount	Transaction Date
<u>2041007001</u>	£3.00	02.11.2020
<u>2041007001</u>	£1.00	09.11.2020
<u>2041007001</u>	£1.00	10.12.2020

UK PAYMENT

Receiver Name	Amount	Transaction Date
<u>Ali Asghar</u>	£10.00	30.10.2020
<u>Ali Asghar</u>	£5.00	29.10.2020
A Asghar	£10.00	05.11.2020

Messages

UK Payment

Payment within ...

More

PAYMENTS AND TRANSFERS

Standing Order

To view your transaction orders select Standing Orders tab along the top navigation bar.

You can view various transactions within the drop down box under “Please Choose”.

17:07
Search
HBL BANK UK

STANDING ORDER PARAMETERS

Please choose
2113 / 608304 - GBP 5,423.85

Receiver Name

Start Date

End Date

Reference Number

Status
All

SEARCH

STANDING ORDERS

Reference Number	Total Number of Transfer	Recipient	Delete
------------------	--------------------------	-----------	--------

Messages UK Payment Payment within ... More

Alternatively, enter the date for transactions you wish to search for.

Home Account Management Payments & Transfers Security Settings

Messages Country Restriction Payment within HBL BANK UK Standing Orders Direct Debit Add Transaction Log-Off

Payments & Transfers **Standing Orders**

STANDING ORDER PARAMETERS

Please choose
70025226 / 609511 - GBP 0.00

Receiver Name

Start Date

End Date

Reference Number

Status
All

SEARCH

STANDING ORDERS

Reference Number	Start Date	Transaction Type	Total Number of Transfer	Transaction Amount	Frequency	Currency	Bank Name	Status	Recipient	Delete
No Data to Display										

Payments & Transfers **Standing Orders**

STANDING ORDER PARAMETERS

70025226 / 609511 - GBP 0.00

Receiver Name

70025226 / 609511 - GBP 0.00

End Date

70025227 / 609511 - USD 0.00

Reference Number

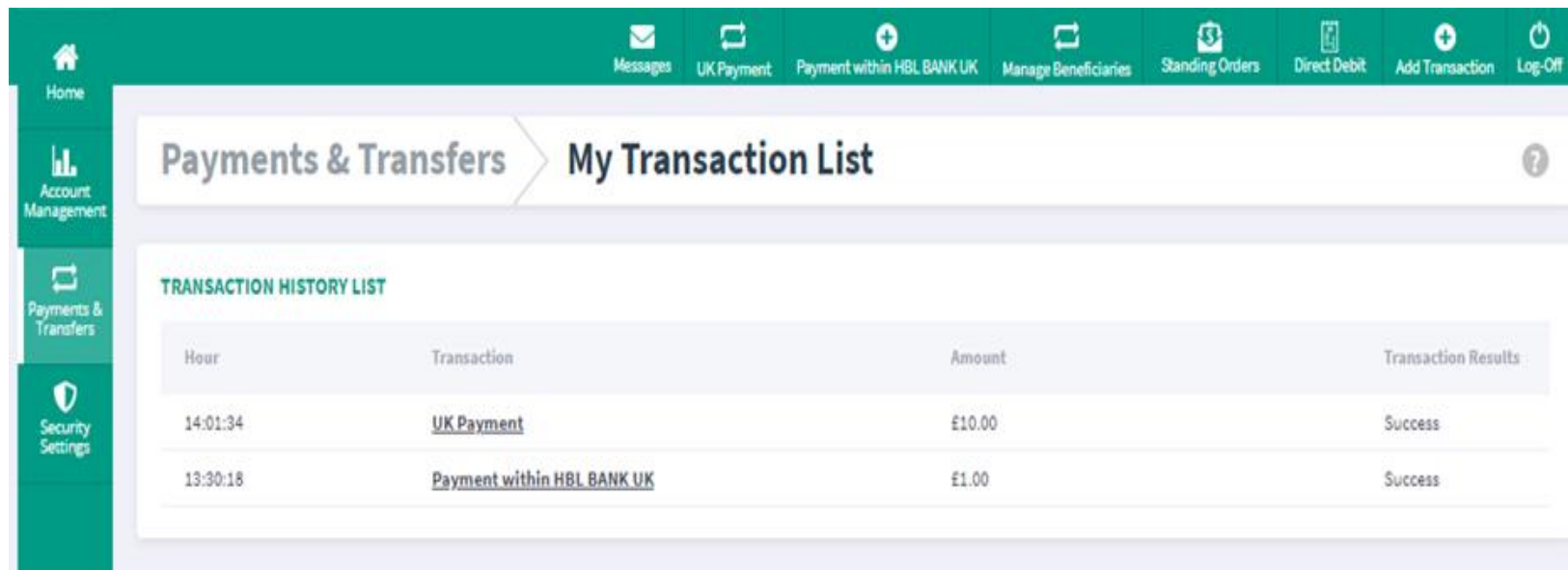
Status
All

SEARCH

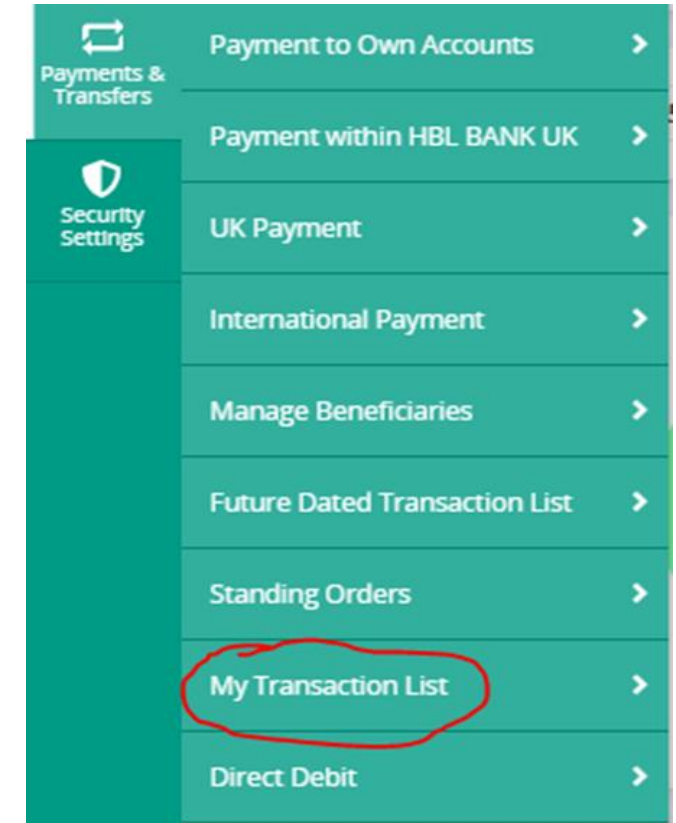
PAYMENTS AND TRANSFERS

My Transaction List

- This option shows you your Transaction History of all your transactions that you have performed today.
- You can also search and select previous transactions in date order.



Hour	Transaction	Amount	Transaction Results
14:01:34	UK Payment	£10.00	Success
13:30:18	Payment within HBL BANK UK	£1.00	Success



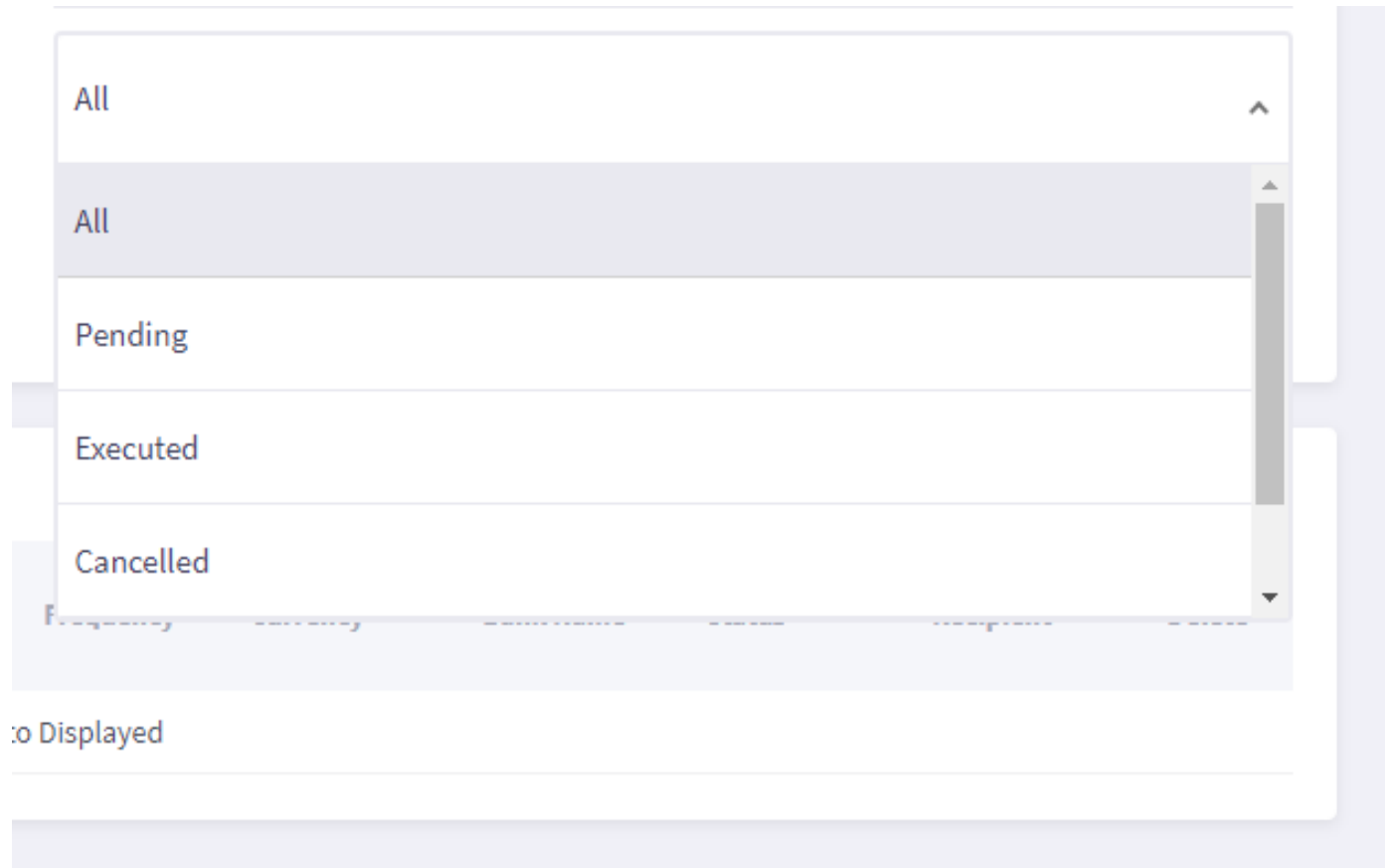
Payments & Transfers	Payment to Own Accounts	>
	Payment within HBL BANK UK	>
Security Settings	UK Payment	>
	International Payment	>
	Manage Beneficiaries	>
	Future Dated Transaction List	>
	Standing Orders	>
	My Transaction List	>
	Direct Debit	>

PAYMENTS AND TRANSFERS

You can also search by:

- “Status” showing transactions pending
- Executed
- Cancelled or
- Failed

Simply select from the drop down box.



The screenshot shows a web interface with a dropdown menu open. The dropdown menu is positioned over a search bar. The search bar contains the text "All". The dropdown menu is a light blue box with a vertical scrollbar on the right. It contains the following options: "All", "All", "Pending", "Executed", and "Cancelled". The "All" option is currently selected. Below the dropdown menu, there is a label "to Display" and a search bar.

PAYMENTS AND TRANSFERS

You can also search by “Reference Number” or the “Receiver’s name”.

Your Standing Orders will appear along in the box below.

STANDING ORDERS

Reference Number	Start Date	Transaction Type	Total Number of Transfer	Transaction Amount	Frequency	Currency	Bank Name	Status	Recipient	Delete
No Data to Displayed										

TRANSFERS AND PAYMENTS

Direct Debit

Select from the top navigation bar to access your direct debits or set up.

Select “From account” to choose the appropriate account.

Option to cancel is available when selecting a specific direct debit.

All active Direct Debits will be shown below.

The screenshot shows a banking application interface. At the top, there is a green navigation bar with icons for Messages, Country Restriction, Payment within HBL BANK UK, Standing Orders, Direct Debit, Add Transaction, and Log-Off. Below this, a sidebar on the left contains icons for Home, Account Management, Payments & Transfers (highlighted), and Security Settings. The main content area is titled 'Payments & Transfers > Direct Debit'. It features a 'FROM ACCOUNT' section with a dropdown menu labeled 'Please choose' and the selected account '70025226 / 609511 - GBP 0.00'. Below this is an 'ACTIVE DIRECT DEBITS' section with a table. The table has four columns: Payee Name, Customer Reference, Last Paid On, and Last Payment (GBP). The table is currently empty, showing 'No Data'.

Payee Name	Customer Reference	Last Paid On	Last Payment (GBP)
No Data			

ACTIVE DIRECT DEBITS			
Payee Name	Customer Reference	Last Paid On	Last Payment (GBP)
No Data			

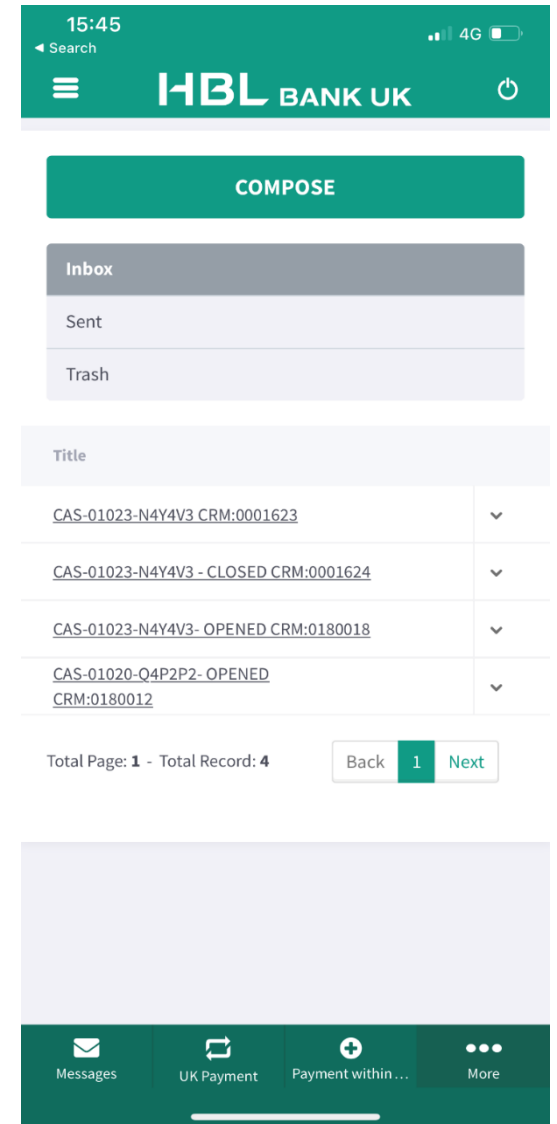
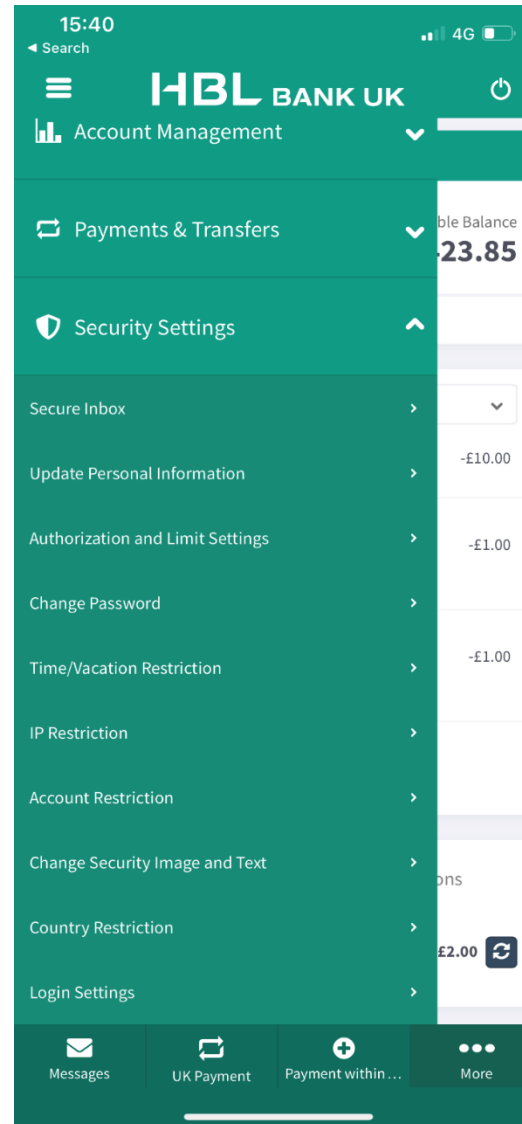
SECURITY SETTINGS

Secure Inbox

You can view or send messages through your secure inbox at any time.

Select your transaction to set and enable transaction limits.

This can be daily and monthly limits for e-Banking services.



SECURITY SETTINGS

Update Personal Information

Updating your email address /
mobile number:

- Select the tab on the left and confirm your new email or mobile number on the right.
- Select “Next”.

15:46 4G

Search HBL BANK UK

Name Surname
ALI ASGHAR

Address
ALI ASGHAR FLAT 8,

Change E-Mail Address ☐

Change Mobile Number ☒

Old Mobile Number
00447841450

New Mobile Number

Confirm Mobile Number

NEXT

Messages UK Payment Payment within ... More

HBL BANK UK

Welcome, **TINA HARPER** User Guide

Last Login : 11/11/2020 - 12:49:25 Last Password Change : 10/11/2020 - 15:29:03

Home Account Management Payments & Transfers Security Settings

Security Settings > Update Personal Information

Name Surname
TINA HARPER

Address
TINA HARPER 9 PORTMAN STREET UNITED KINGDOM

Change E-Mail Address ☐

Change Mobile Number ☐

NEXT

HBL BANK UK

Welcome, **TINA HARPER** User Guide

Last Login : 11/11/2020 - 12:49:25 Last Password Change : 10/11/2020 - 15:29:03

Home Account Management Payments & Transfers Security Settings

Security Settings > Update Personal Information

Name Surname
TINA HARPER

Address
TINA HARPER 9 PORTMAN STREET UNITED KINGDOM

Change E-Mail Address ☐

Change Mobile Number ☒

Old Mobile Number
00447853208180

New Mobile Number

Confirm Mobile Number

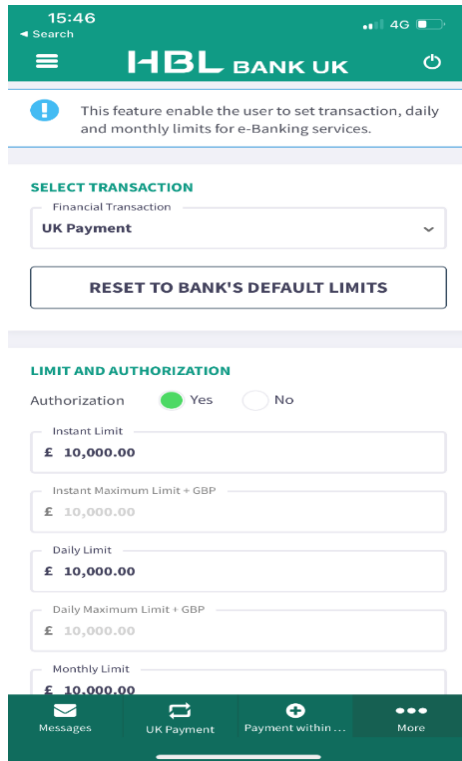
NEXT

SECURITY SETTINGS

Authorisation and Limit Settings

You can change and update your account limits and spending limits under the settings.

This can be set by daily, monthly or instant limits.



15:46
Search
HBL BANK UK

! This feature enable the user to set transaction, daily and monthly limits for e-Banking services.

SELECT TRANSACTION
Financial Transaction
UK Payment

RESET TO BANK'S DEFAULT LIMITS

LIMIT AND AUTHORIZATION
Authorization ☒ Yes ☐ No

Instant Limit
£ 10,000.00

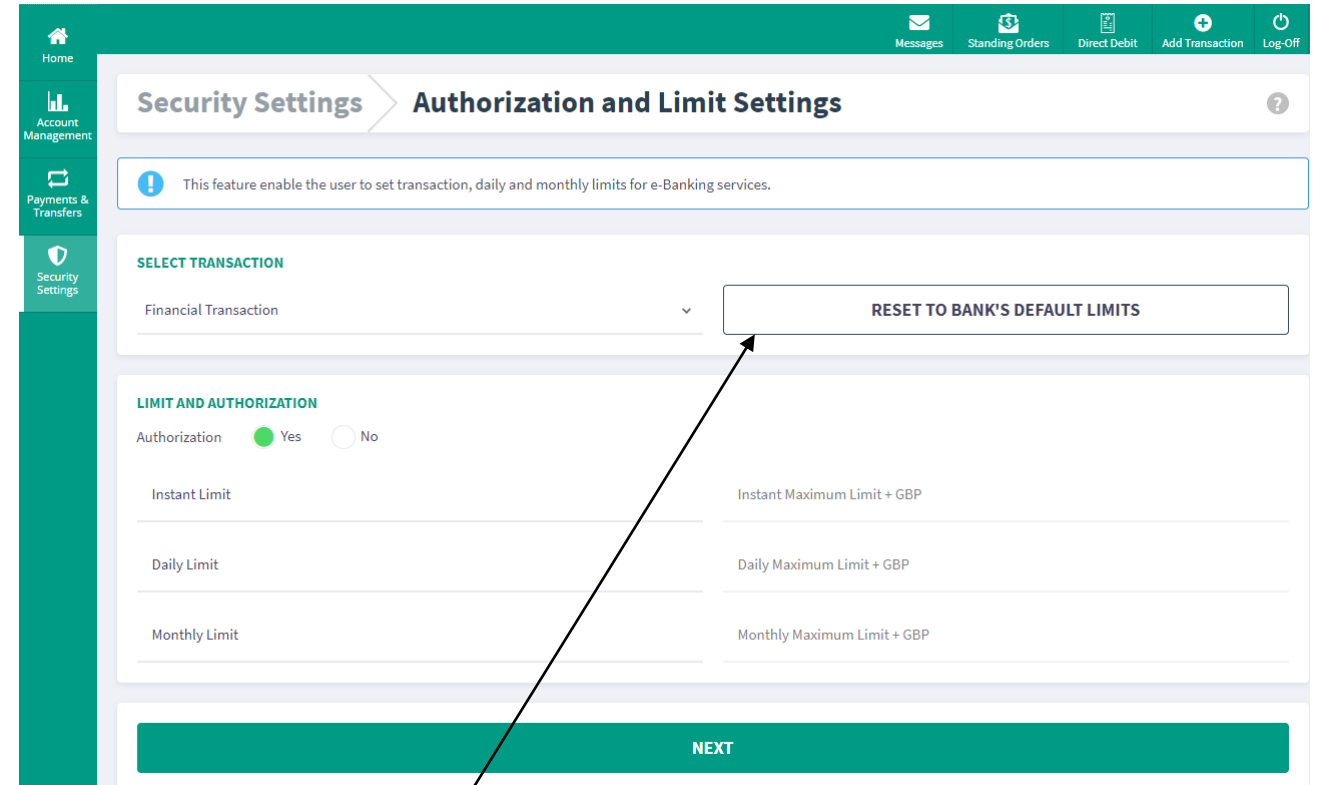
Instant Maximum Limit + GBP
£ 10,000.00

Daily Limit
£ 10,000.00

Daily Maximum Limit + GBP
£ 10,000.00

Monthly Limit
£ 10,000.00

Messages UK Payment Payment within ... More



Home Account Management Payments & Transfers Security Settings

Messages Standing Orders Direct Debit Add Transaction Log-Off

Security Settings **Authorization and Limit Settings**

! This feature enable the user to set transaction, daily and monthly limits for e-Banking services.

SELECT TRANSACTION
Financial Transaction

RESET TO BANK'S DEFAULT LIMITS

LIMIT AND AUTHORIZATION
Authorization ☒ Yes ☐ No

Instant Limit Instant Maximum Limit + GBP

Daily Limit Daily Maximum Limit + GBP

Monthly Limit Monthly Maximum Limit + GBP

NEXT

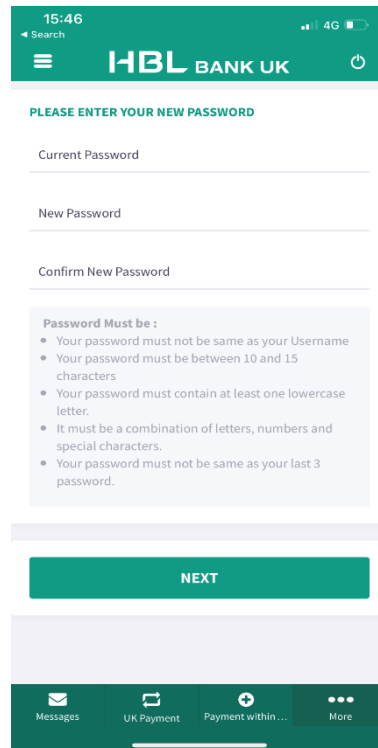
There is also a setting to reset to the Bank's default limit.

SECURITY SETTINGS

Changing your password

You can update and change to a new password through the Security Settings tab.

- Follow the instructions entering your current password.
- Enter a new updated password as prompted.
- Select “Next” to complete.



15:46
Search
HBL BANK UK

PLEASE ENTER YOUR NEW PASSWORD

Current Password

New Password

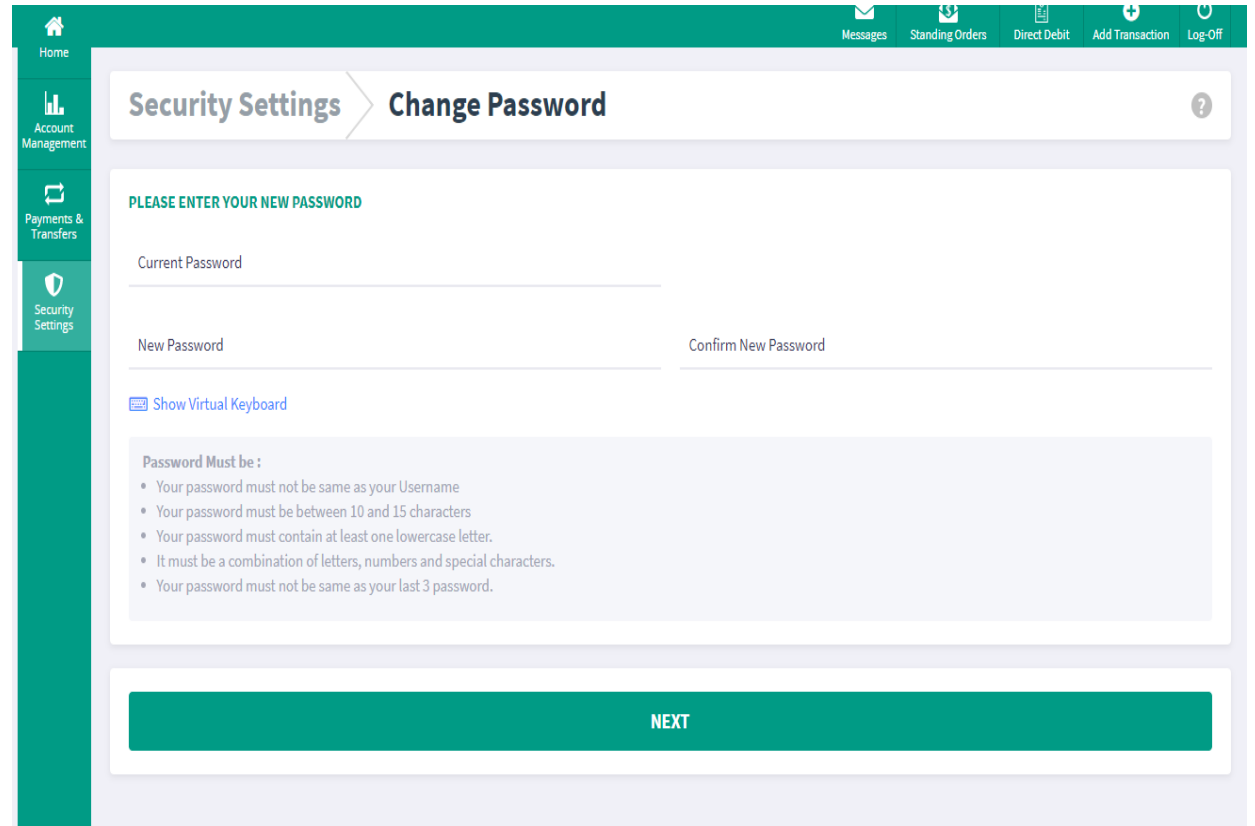
Confirm New Password

Password Must be :

- Your password must not be same as your Username
- Your password must be between 10 and 15 characters
- Your password must contain at least one lowercase letter.
- It must be a combination of letters, numbers and special characters.
- Your password must not be same as your last 3 password.

NEXT

Messages UK Payment Payment within ... More



Home Account Management Payments & Transfers Security Settings

Messages Standing Orders Direct Debit Add Transaction Log-Off

Security Settings > Change Password

PLEASE ENTER YOUR NEW PASSWORD

Current Password

New Password Confirm New Password

Show Virtual Keyboard

Password Must be :

- Your password must not be same as your Username
- Your password must be between 10 and 15 characters
- Your password must contain at least one lowercase letter.
- It must be a combination of letters, numbers and special characters.
- Your password must not be same as your last 3 password.

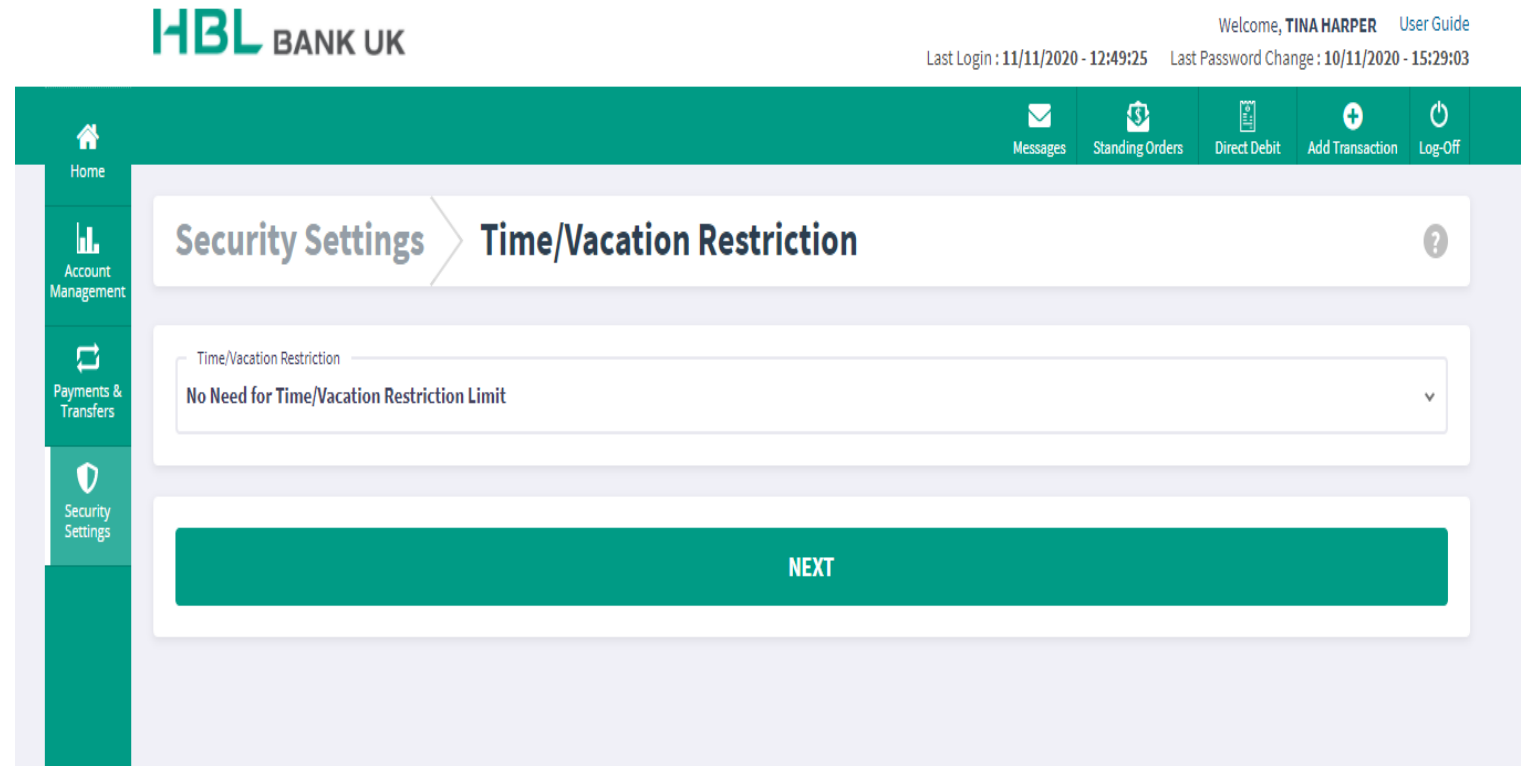
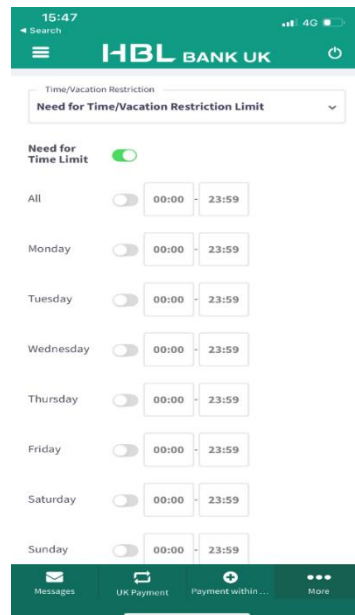
NEXT

SECURITY SETTINGS

Time/ Vacation Restriction

This is a fraud prevention measure, enabling you to update the duration of your absence on digital banking and make the restrictions whilst you're travelling.

Select from the drop down box options and click "Next".



SECURITY SETTINGS

IP Restriction

This option allows you to login from a specific IP address from which you can login to HBL Bank UK and digital banking.

If you want to change your IP Restriction you can select from the drop down box.

Click “Next” to save and proceed.

15:47 4G

HBL BANK UK

IP RESTRICTION

IP Restriction
Need for IP Limit in Connection

Current IP: 172.18.8.6

STATIC IP'S:

1) _____

2) _____

3) _____

IP RANGE:

Start: _____

1) _____

End: _____

Start: _____

2) _____

Messages UK Payment Payment within ... More

HBL BANK UK Welcome, **TINA HARPER** User Guide
Last Login : 11/11/2020 - 12:49:25 Last Password Change : 10/11/2020 - 15:29:03

Home Account Management Payments & Transfers Security Settings

Security Settings **IP Restriction**

IP RESTRICTION

IP Restriction
No Need for IP Limit in Connection

Current IP: 172.18.22.6

NEXT

IP RESTRICTION

No Need for IP Limit in Connection

No Need for IP Limit in Connection

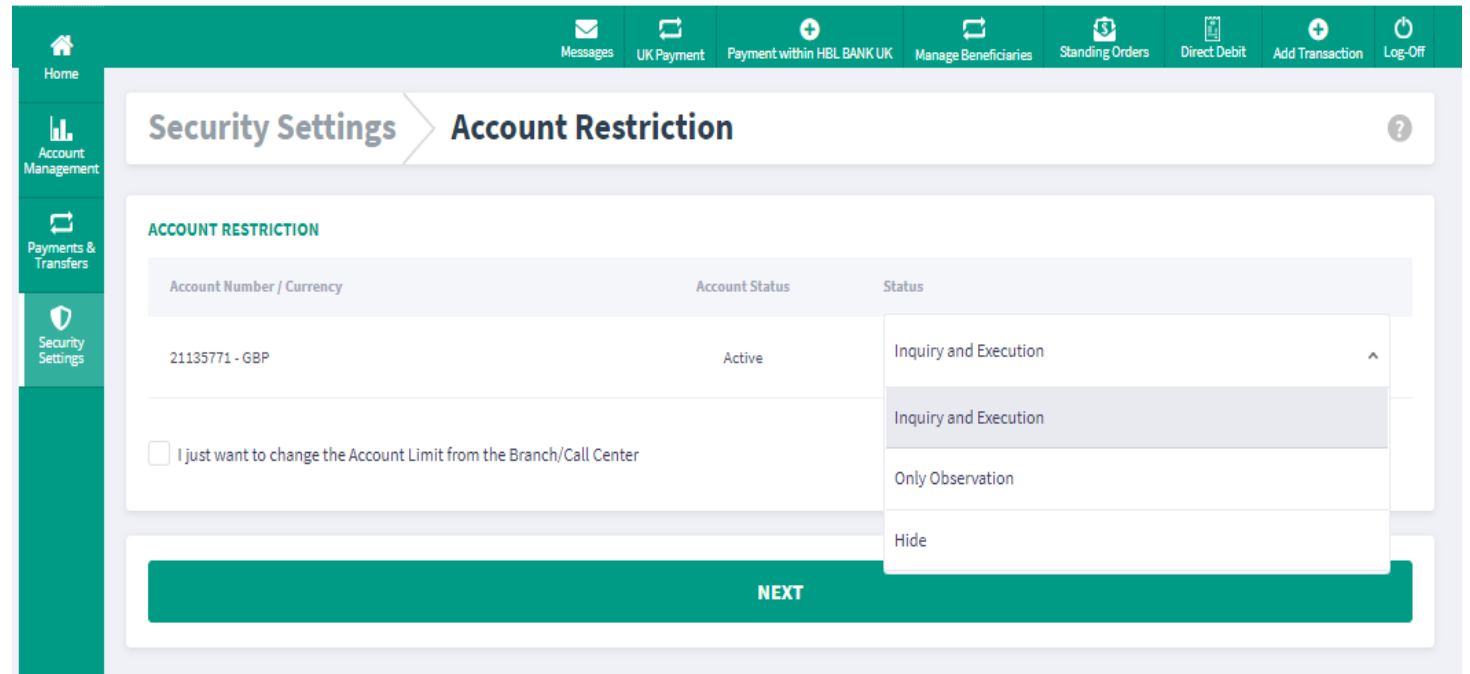
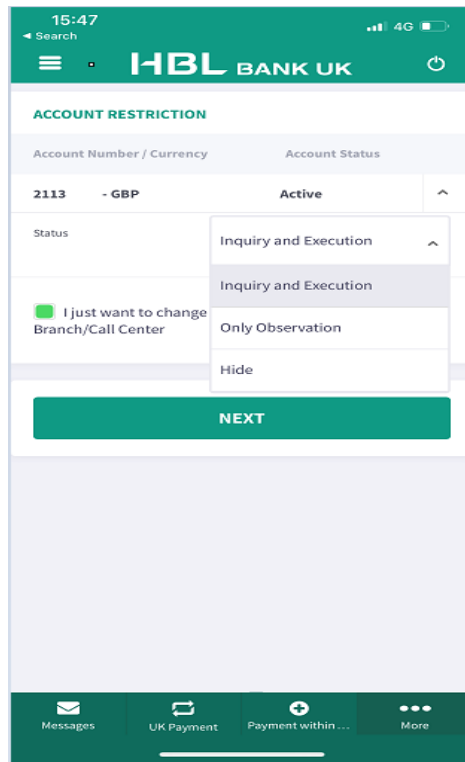
Need for IP Limit in Connection

Just let the current IP

SECURITY SETTINGS

Account Restriction

- This part of the Account management safety measures.
- Account restrictions will give you options to select ways in which to restrict your account settings and secure your account transfers.



- Select particular account status actions.

SECURITY SETTINGS

Change Security Image and Text

Select an image and security text associated with your account for future logins.

The screenshot shows the HBL BANK UK mobile app interface. At the top, the status bar displays 15:48, 4G, and battery level. The app header includes a search bar, a menu icon, the HBL BANK UK logo, and a power icon. A notification bubble states: "Please select one of the following images to be associated to your account. This image will be displayed to you as soon as you enter your username during the Sign in, so you can verify the site, and help you detect phishing attempts." Below this, a section titled "PLEASE CHANGE YOUR ANTI PHISHING SECURITY IMAGE" contains "Anti-Phishing Security Images". There are six image options in a 2x3 grid: a car (selected with a blue checkmark), an hourglass with a dollar sign, an envelope, a stack of coins, a money bag, and a shopping bag. Below the images is a "Security Text" input field containing "LuckyAli". A green "NEXT" button is at the bottom of the main content area. The bottom navigation bar has four icons: Messages, UK Payment, Payment within..., and More.

15:48 4G

Search

HBL BANK UK

! Please select one of the following images to be associated to your account. This image will be displayed to you as soon as you enter your username during the Sign in, so you can verify the site, and help you detect phishing attempts.

PLEASE CHANGE YOUR ANTI PHISHING SECURITY IMAGE

Anti-Phishing Security Images

Security Text

LuckyAli

NEXT

Messages UK Payment Payment within ... More

SECURITY SETTINGS

Country Restriction

- Select the countries which you want the ability to login to online banking from.
- Select “Next”.

15:48
Search
HBL BANK UK

PLEASE SELECT COUNTRIES TO DEFINE COUNTRY RESTRICTION FOR

Countries Access Granted

0 Items

> >>
< <<

Countries Access Restricted

0 Items

Messages UK Payment Payment within ... More

Home Account Management Payments & Transfers Security Settings

Messages Country Restriction Payment within HBL BANK UK Standing Orders Direct Debit Add Transaction Log-Off

Security Settings > Country Restriction

PLEASE SELECT COUNTRIES TO DEFINE COUNTRY RESTRICTION FOR

Countries Access Granted

Afghanistan
Albania
Algeria
Andorra
Angola
Antigua and Barbuda
Argentina
Armenia
Australia
Austria

> >> < <<

Countries Access Restricted

NEXT

SECURITY SETTINGS

The countries selected will then appear in the table listed below.

COUNTRIES WITH GRANTED ACCESS ARE LISTED BELOW.

ID ▾	Name ▾	Code ▾
There is no country selected.		

COUNTRIES WITH RESTRICTED ACCESS ARE LISTED BELOW.

ID ▾	Name ▾	Code ▾
81	Lebanon	LB
114	Guatemala	GT
107	Belgium	BE
165	Albania	AL

BACK

CONFIRM

Home

Account Management

Payments & Transfers

Security Settings

Messages

Country Restriction

Payment within HBL BANK UK

Standing Orders

Direct Debit

Add Transaction

Log-Off

Security Settings

Country Restriction

PLEASE SELECT COUNTRIES TO DEFINE COUNTRY RESTRICTION FOR

Countries Access Granted

Jordan

Kazakhstan

Kenya

Kiribati

Kuwait

Kyrgyzstan

Latvia

Lesotho

Liberia

Libva

>

>>

<

<<

Countries Access Restricted

Albania

Belgium

Guatemala

Lebanon

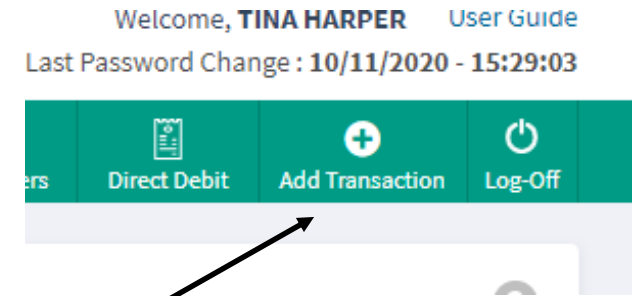
NEXT

CUSTOMISING YOUR ONLINE BANKING PAGE

Navigation Bar “Quick Links”

A useful tool is adding your personalised tabs to the top navigation bar.

For example, to add and delete useful, quick links for popular or frequently used applications in your online banking simply click “Add Transaction”.



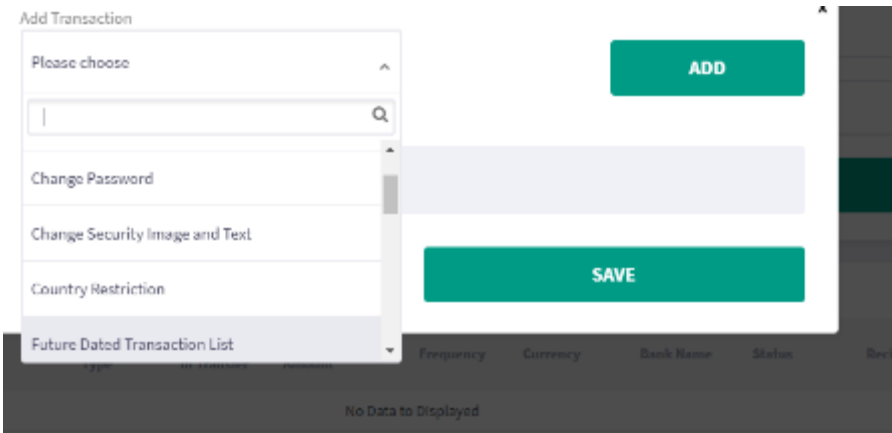
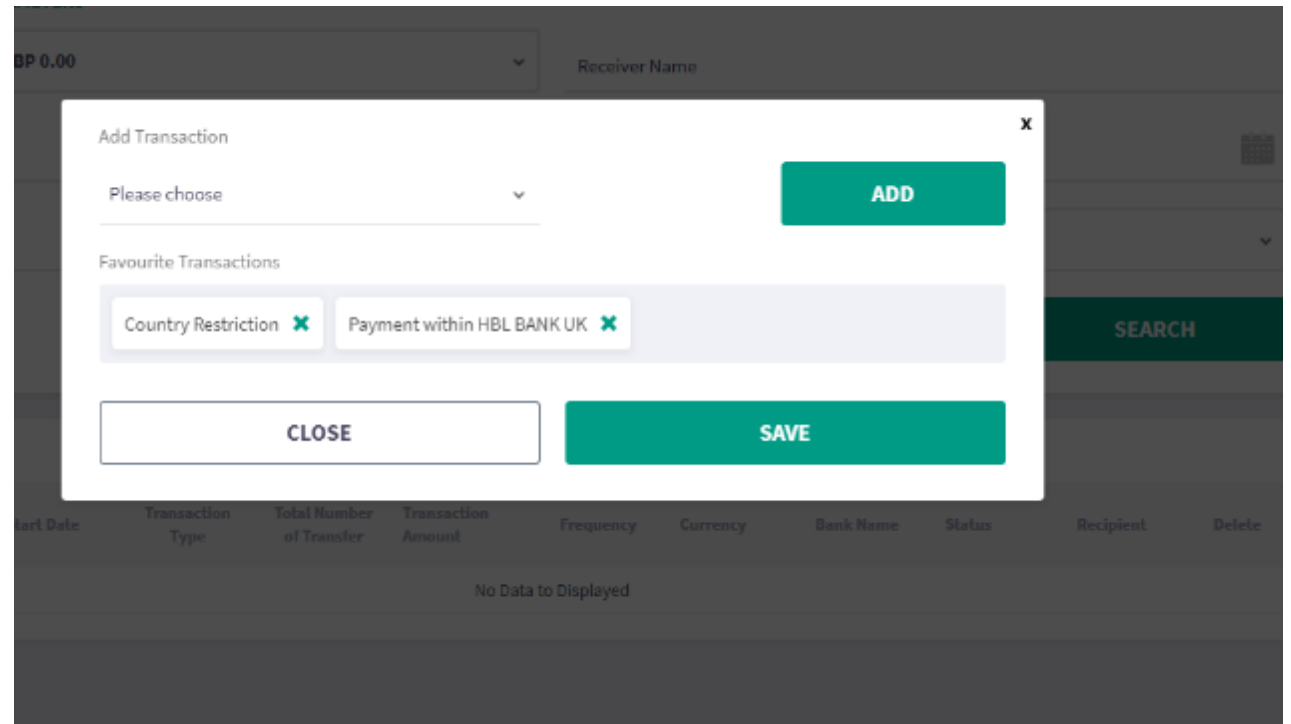
CUSTOMISING YOUR ONLINE BANKING PAGE

How to add any shortcut:

Select “Please choose” from the drop down box and add whichever transaction quick link you wish.

For example “Payment within HBL Bank UK”.

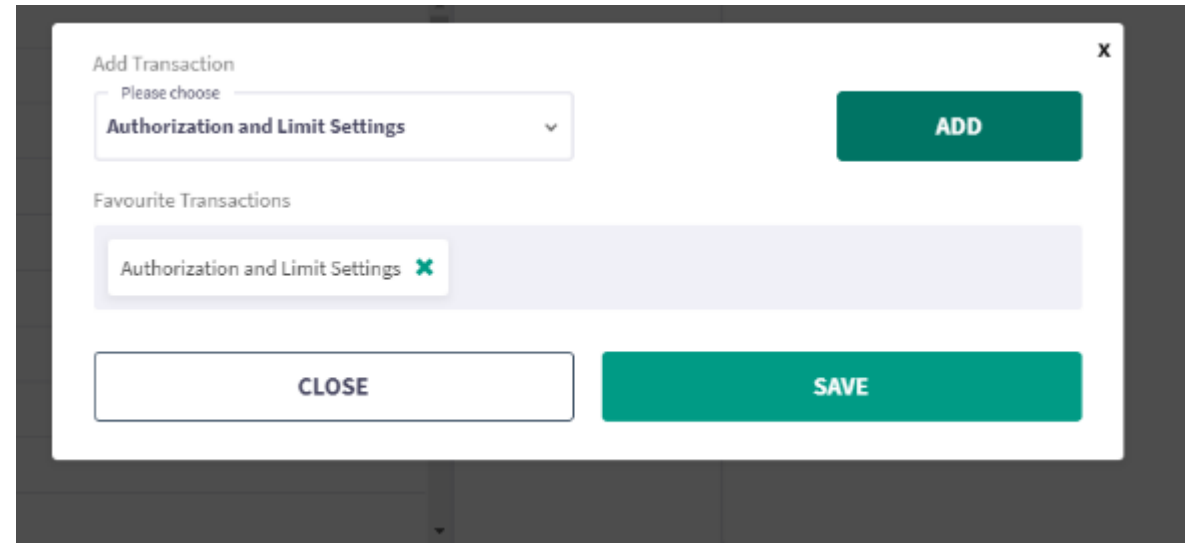
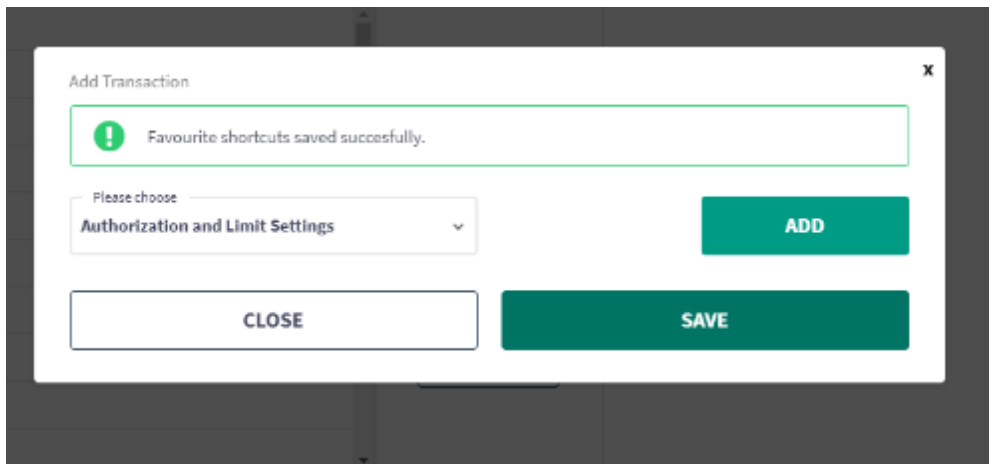
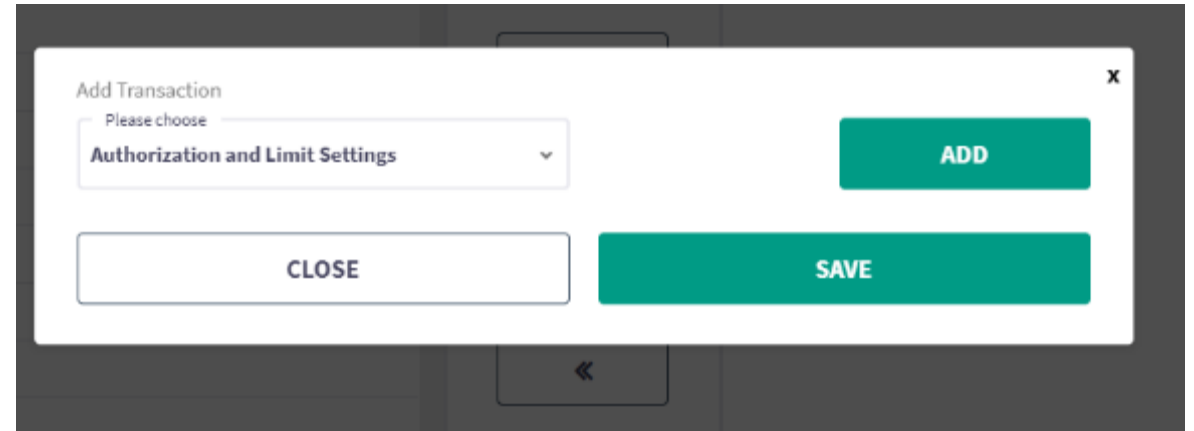
Then click “Save”.



CUSTOMISING YOUR ONLINE BANKING PAGE

Click “Add” before saving it to the navigation bar.

Then select “Save”.

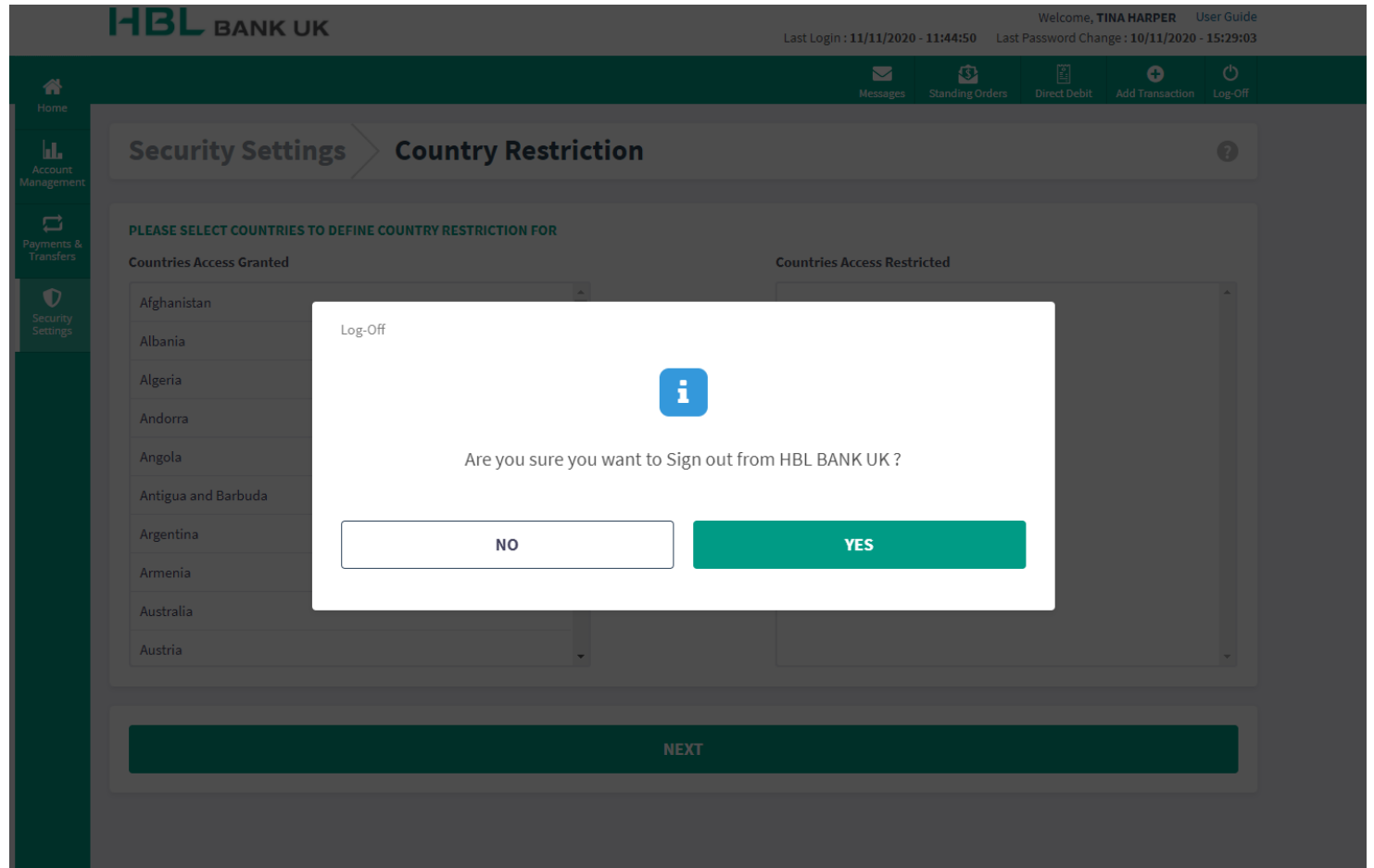


LOGGING OUT

Log Out

Once finished, click the log out button at the top right corner of the navigation bar.

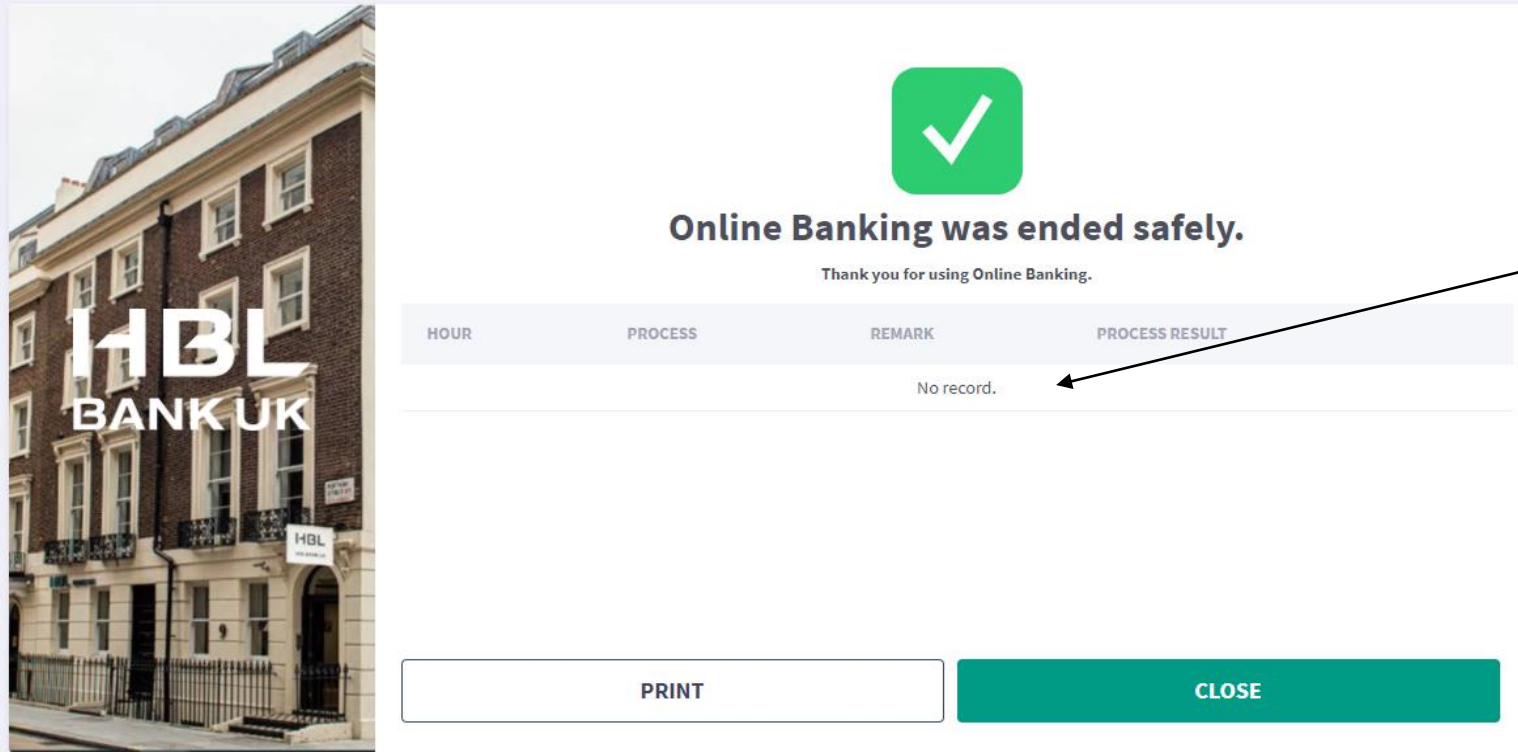
Select “Yes” when prompted.



LOGGING OUT

You have now successfully logged out of your personal online banking account.

Any actions completed during this session will show under “records” and you will have the option to print



The screenshot shows the HBL Online Banking interface. On the left is a vertical image of a brick building with the 'HBL BANK UK' logo overlaid. The main content area has a green checkmark icon at the top, followed by the text 'Online Banking was ended safely.' and 'Thank you for using Online Banking.' Below this is a table with four columns: HOUR, PROCESS, REMARK, and PROCESS RESULT. The table contains a single row with the text 'No record.' in the REMARK column. At the bottom of the table are two buttons: 'PRINT' and 'CLOSE'.

HOUR	PROCESS	REMARK	PROCESS RESULT
		No record.	



We're here to help

If you have any questions about using HBL Bank UK online, you can find further help and support at www.hbluk.com

T: +44 (0) 344 809 4258

W: www.hblbankuk.com

E: contactcentre@hbluk.com