

# FREQUENTLY ASKED QUESTIONS

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HBL Bank UK DIGITAL BANKING

# Digital Banking FAQs

**Q:** What is HBL Bank UK Digital Banking?

**A:** HBL Bank UK Digital Banking is a safe, free and convenient way to bank with HBL Bank UK. You can perform all your transactions such as fund transfers, check account history, standing orders etc whenever and wherever you want.

**Q:** How do I enable Face ID / Touch ID or biometrics on the Mobile App

**A:** You can do this by going to Security Settings and then Login Settings menu in the App

**Q:** How can I sign-up to HBL Bank UK Internet Banking?

**A:** Personal Account holders can sign-up by visiting <https://hblbankuk.com> . Click on Internet Banking link given there and follow the on-screen links for sign-up.

Business Account Holders can sign-up by contacting their Relationship Manager, or by visiting their nearest HBL Bank UK Branch.

**Q:** Is HBL Bank UK Internet Banking available 24 hours a day?

**A:** Yes, Internet Banking is available 24 hours a day, 7 days a week.

You may access HBL Bank UK Internet Banking by visiting <https://hblbankuk.com> and click on the Internet Banking link to proceed to login page.

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**Q:** Are the payments/funds transfer made via HBL Bank UK Internet banking processed as instant transfer.

**A:** For all payment types (Own Account, Other HBL Bank UK 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.

Furthermore, certain transactions may take 1-3 working days to be processed to your beneficiary.

**Q:** Can I access HBL Bank UK Internet Banking when I'm abroad?

**A:** Yes, you may login to HBL Bank UK Internet Banking when you are abroad. You may access HBL Bank UK Internet Banking by visiting <https://hblbankuk.com> and click on Internet Banking link to proceed to login page.

**Q:** What are the system requirements for using HBL Bank UK Internet Banking?

**A:** To access HBL Bank UK Digital Banking, you will need either:

- Smartphone with access to either Apple Store or Google Play to download the mobile banking app OR
- A computer with internet connection
- HBL Bank UK Digital Banking is optimized for the latest versions of most commonly used web browsers.
- For using HBL Bank UK Internet Banking we recommend that you upgrade to a newer version of Internet Explorer, Google Chrome or Mozilla Firefox.

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**Q:** How can I get assistance when there are problems?

**A:** For any query or assistance, you can contact us through any of the following:

- Call the HBL Bank UK Call Centre between 7am to 7pm UK time, Monday to Friday, on 0344 809 4258 (within UK) or on +44 344 809 4258 (outside UK) or
- Email us on [contactcentre@hbluk.com](mailto:contactcentre@hbluk.com) or
- Visit any HBL Bank UK branch.

**Q:** How do I sign-in if I have forgotten my Username or Password?"

**A:** In case you have forgotten either your username or password, access the 'Forgot Username' or 'Forgot Password' option on the home page and enter the required information. If you have forgotten both, please call our HBL Bank UK Call Centre during its service hours Monday to Friday, 7am-7pm (UK time) on 0344 809 4258 (within UK) or on + 44 344 809 4258 (outside UK).

**Q:** How can I provide feedback?

**A:** We greatly appreciate your feedback. Please write to us at: [contactcentre@hbluk.com](mailto:contactcentre@hbluk.com) or call us Monday to Friday at 0344 809 4258 (within UK) or on +44 344 809 4258 (outside UK) between 7am to 7pm UK time or visit us at any of our branches.

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**Q:** Is there any charge for this service?

**A:** There are no registration or service charges. However, charges for individual services (e.g. remittances) apply as per the Schedule of Charges of the bank.

**Q:** Who is eligible for HBL Bank UK Internet Digital Banking?

**A:** All HBL Bank UK account holders can access their account through Digital Banking- individuals as well as corporates.

**Q:** What should I do if I was suspicious of Unauthorized access to my internet banking account?

**A:** You should immediately change the password of your account & contact the HBL Bank UK Call Centre during its service hours, Monday to Friday, 7am to 7pm UK time on 0344 809 4258 (within UK) or on +44 344 809 4258 (outside UK) to report the issue.

**Q:** How do I sign-in if I have forgotten my Username or Password?

**A:** In case you have forgotten either your username or password, access the 'Forgot Username' or 'Forgot Password' option on the home page and enter the required information.

If you have forgotten both, please call our HBL Bank UK Call Centre during its service hours 7am-7pm (UK time) on 0344 809 4258 (within UK) or on + 44 344 809 4258 (outside UK).

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**Q:** How safe are my transactions on HBL Bank UK Internet Banking?

**A:** HBL Bank UK Bank Digital Banking service is highly secure. The Application does not store any sensitive information or transaction logs on the phone, which enhances security of your Digital Banking experience. HBL Bank UK has built several checks to safeguard your Digital Banking transactions including but not limited to various second factor authentications, to maximize the security and confidentiality of your transactions. Your password is not accessible to anyone but you; not even bank employees.

**Q:** What do I do if there is a transaction I do not recognise?

**A:** You can either call our HBL Bank UK Contact Centre during operating hours of 7am to 7pm Monday to Friday or message us via our messaging portal. Call on 0344 809 4258 (within UK) or on +44 344 809 4258 (outside UK).

**Q:** Can I activate my HBL UK debit card via my Internet Banking?

**A:** No. Please call HBL Bank UK Contact Centre on 0344 809 4258 (within UK) or on +44 344 809 4258 (outside UK) during our operating hours of 7am to 7pm.

**Q:** Can I access my HBL Pakistan account details via my Internet Banking?

**A:** No. HBL Bank UK Digital Banking platform is not connected to HBL Pakistan.

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**Q:** I have multiple currency account (GBP/USD/EURO). Can I make transactions from any of these accounts?

**A:** No, at present HBL Bank UK Internet banking only allows you to make transaction from your GBP account. To make a transaction from your other currency accounts (other than GBP), please contact your nearest HBL Bank UK branch or send us HBL Bank UK Funds transfer form (Completed & signed) for processing.

**Q:** Why has my online payment not been processed/sent?

**A:** There could be a few reasons why your online payment has not been processed.

1. There is an electronic limit on how much you can transfer in 24 hours which is set by the bank or lower limit set by yourself; please check under Limit Management to view your daily transaction limits.
2. You may have keyed in the incorrect account details; in this case, please contact the beneficiary before contacting the bank. We will try our best to retrieve the funds.
3. Please ensure to check the beneficiary's name and account details before processing a payment. If you are still facing any difficulties, please call our Contact Centre at between 7am to 7pm UK time on 0344 809 4258 (within UK) or on +44 344 809 4258 (outside UK).

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**Q:** I have conducted a SWIFT/International Payment; however, it is not showing on my Successful Transactions list or Transaction History?

**A:** All SWIFT/International Payments will be processed as per HBL Bank UK's due diligence and payment screening which can take up to 1-3 working days, depending on the intermediary and beneficiary banks.

**Q:** What will happen to my existing Direct Debits and Standing Orders?

**A:** Existing Direct Debits and Standing Orders will be unaffected. If you intend to create a new Standing Order or delete an existing one, you no longer will need to contact the branch. Follow the options from the side menu to create, amend or delete Standing Orders.

**Q:** I have a Third-Party Mandate holder on my account(s). Can they have a separate access to login and check their account details?

**A:** No.

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**Q:** What is 2 factor authentication and what authentication methods are allowed in Digital Banking?

**A:** 2 factor authentication is an additional security that aims to reduce risk of fraud or misuse of the Digital Banking by unauthorized persons. We use Email/SMS & Mobile App alert method as second factor authentication.

**Q: Corporate Banking:** I have created different users for my business account; however, they have not received their login details or One Time Password (OTP)?

**A:** The Corporate Admin can check each additional users' details and amend their contact details to ensure the registration details are sent. Please ensure the additional user has downloaded the HBL Bank UK Internet Banking application.

**Q: Corporate Banking:** I have processed a payment however it is showing under "Pending Approval."

**A:** The user with rights of an Approver or Supervisor can approve any transactions. You will need to contact the Approver in your organisation to approve the transaction. However if you have any issues, please call our Contact Centre between 7am to 7pm UK time, Monday to Friday, on 0344 809 4258 (within UK) or on +44 344 809 4258 (outside UK).