



Frequently Asked Questions (FAQ)

- [About the new Online Banking](#)
- [Account Summary](#)
- [Transfers](#)
- [Payees](#)
- [Security Device](#)
- [Term Deposit-i](#)
- [Manage Future dated payments](#)
- [View/Delete Beneficiaries](#)
- [Secure Messages](#)
- [Global View Linking](#)
- [FPX](#)

About the new Online Banking

1. What's changing for HSBC Amanah Online Banking?

Easier, simpler, faster. Your Online Banking experience is about to get a whole lot better with the following features:

- Brand new, simplified and modern design
- A streamlined interface based on your banking needs
- Move your money quicker, easier
- Save payees with ease
- Accessible pages for the visually impaired

2. Why am I getting a new Online Banking?

At HSBC Amanah, we are continuously evolving and adopting our services to meet your banking needs. That's why we are currently making enhancements to your Online Banking (previously known as Personal Internet Banking) experience.

3. How do I access the new Online Banking service?

You can access the Online Banking service through our HSBC Amanah public website, the same way you access the previous Online Banking (<https://www.hsbcamanah.com.my/>).

Continue to use your existing log on details and follow the on screen instructions.

4. What do I need to start using HSBC Amanah Online Banking?

HSBC Amanah Online Banking service is cross-browser compatibility and mobile responsive. For the best experience, we recommend:

- Firefox version 30 and above
- Google Chrome version 40 and above
- Internet Explorer version 10 and above
- Safari version 8 and above.

5. What are the features available on the improved Online Banking experience?

On the improved Online Banking, customers will be able to use the following features:

- See a new and refreshed homepage design
- Easily access commonly used banking services with Quick links and top menu bar
- See the last log on date and time on the homepage
- Display of your accounts summary page
- Check account details – account balance, available balance, last three transactions
- Check transaction history – date, amount and description of transactions
- Seek help and support at the bottom of any pages
- New Move Money experience
 - i. Money transfer to own accounts with local and foreign currency
 - ii. Money transfer to other HSBC Amanah / non HSBC accounts
 - iii. Pay others with DuitNow
 - iv. Bill Payment to Companies
 - v. Payment with JomPAY

Account Summary

1. What are the changes on the new HSBC Amanah Online Banking Homepage?

Upon logging on to the new HSBC Amanah Online Banking page, you will be directed to the homepage. On this page you can:

- See a new and refreshed homepage design
- See the last log on date and time on the homepage
- View all your local and international accounts in one view
- Check account details - account balance, available balance and last three transactions
- Check transaction history of their accounts - date, amount and description of transactions
- Navigate with Quick links and top menu bar

2. What is Quick links and can I customize which ones to be on the menu?

- You can locate Quick links on the top of the Account Summary page. Click on the arrow and expand or hide the menu of Quick links on the Online Banking homepage. Quick links menu is provided easier access to the most commonly used online banking services.

- For now, the icons of the Quick links are fixed. There will be continuously enhancements made to better your experience of banking with us.

Transfers

1. What does Move Money mean?

Move Money is a single place for managing all your transfers from your HSBC Amanah accounts worldwide.

With Move Money you can perform the following transactions:

- Transfer money between your own accounts and Credit Card-i(s), other HSBC Amanah accounts and third-party accounts domestically and internationally in local currencies and other supported foreign currencies.
- Save a payee easily for future transfers.
- Send money to an existing payee or add a new payee.
- Set up an immediate transfer, dated or recurring transfer.

2. What can I do if I do not recognise a transaction?

Unrecognised transaction button is displayed next to all transactions with instructions on how you can report an unrecognised or suspicious transaction.

3. Can I still make transfers to and from any of my accounts?

You can still make transfers to most of your Online Banking accounts. It has now been simplified with which transferring through your own accounts (both domestic and international) would have the same experience as transferring to your saved payees or beneficiaries.

4. How can I make a transfer with a new account?

You can still make a transfer to a new bank account via the new payment transfer selection feature. After selecting the source account for the transfer, just select the option "New payment to a person" and you'll be directed to the next screen asking for the relevant information for your new payee account. Just remember to add this account to your payees so you won't have to do the whole process of entering its details all over again.

5. Will my recurring transfer/future transfer carry over to the new Online banking?

Yes.

6. I can't find the bank I would want to transfer money to from the bank list. What should I do?

When searching for a bank in the Bank Search feature upon doing a money transfer, you should search the complete name of the bank or the bank's SWIFT code.

7. Can I make bill payment on weekends or Public Holiday?

For JomPAY, payments to JomPAY billers will be sent immediately.

For payments to HSBC billers, payments made after business day will only be sent on the next business day.

8. I could no longer see Global View in the Accounts page. How can I make transfers to my own international accounts this time?

We have streamlined the money transfer experience by incorporating transfer of own international accounts the same way as transferring with your own domestic account and your saved payees.

Just click on "Pay and transfer" in the Quick links portion of your Accounts page and after you have selected your source account, select "Your accounts or someone you've paid before" then you will be able to see your own international account as one of the beneficiary accounts to select from.

Payees

1. What is "Add to your payees"?

Simply click "Add to your payees" if you would like to add payee into your payee list for simpler regular transfers. This is a useful feature if you transfer regularly (for example, pay school fees) to the third-party account.

The maximum daily limit for transfers to "My Payee" are:

- Daily limit for payee add via Online Banking is up to RM50,000.
- Daily limit for payee add via branch is up to RM200,000.

2. How can I make a transfer to my saved payees?

We have simplified the transfers for your saved payees. Right after selecting the source account for the transfer, just select "Your accounts or someone you've paid before" option so you can have a full list of the saved payees.

3. For adding duplicated payees, will the system reject?

Currently, the front-end system will not reject duplicated payees at this moment

4. Can I add new payees using the HSBC Malaysia Mobile Banking app?

Add new payee is currently not available in HSBC Malaysia Mobile Banking app. To add, delete and manage your payees, please go to HSBC Amanah Online Banking. Once you have added a new payee in online banking, you can then make transfers to the saved payee in HSBC Malaysia Mobile Banking app.

5. Will my saved payee from the old internet banking carry over to the new Online banking?

Yes.

Security Device

1. How does inputting beneficiary-specific information into my security device increase the security level in online banking?

The security device requires you to input beneficiary-specific information (e.g account number, bill payee reference number etc.) into your security device to generate a security code to authorise your transaction.

Please follow on screen instructions.

With this additional transaction verification function, it further prevents fraudulent attacks as the transaction will only be made to the account specified by you. This layer of protection provides an increased level of security for your banking transactions.

2. When do I need to input beneficiary-specific information into my security device?

You need to input such information into your security device when you are making the following transactions:

- Transfers to third party beneficiaries*
- Bill payments and JomPAY bill payments
- Interbank GIRO payments

*You do not need to input such information if you are using "saved transfers" or "payee".

3. How do I know what beneficiary-specific information I need to input into my security device?

Please follow the on-screen instructions on the security code input page on HSBC Amanah online banking to input the correct information into your security device and generate the required security code.

Scenario: Beneficiary account number/bill reference number with 8 or more digits

Input instructions: Use the last 8 digits of your beneficiary account number/bill reference number.

Example	Input
123-456-789	23456789
55500066777	00066777

Scenario: Beneficiary account number/bill reference number less than 8 digits

Input instructions: Add zeroes in front of your beneficiary account number/bill reference number to form a total of 8 digits.

Example	Input
123456	00123456
0708	00000708

Scenario: Beneficiary account number/bill reference number comprising letters and 8 or more digits

Input instructions: Omitting non-numeric characters and spaces, enter the last 8 digits of your beneficiary account number/bill reference number into your security device.

Example	Input
123A4567BC89D	23456789
AB11-200CD777	11200777
333Y 44W 5555	33445555

Scenario: Beneficiary account number/bill reference number comprising letters and less than 8 digits

Input instructions: Omitting non-numeric characters and spaces, add zeroes in front of your beneficiary account number/bill reference number to form a total of 8 digits and enter into your security device.

Example	Input
123A	00000123
AB11-2	00000112
3Y 4W	00000034

4. What should I do if I have entered a wrong number into my security device during the authorisation process?

If you have entered a wrong number into your security device, press the green button to backspace and delete your last entry. To clear your entire entry, press and hold the same green button.

Kindly note that users can have a maximum count of five tries to enter the correct number into the security device. Once the maximum count exceeds five tries, the account will be locked. Please call Contact Centre to unlock your account.

5. What should I do if the security code I have input on HSBC Amanah online banking is not accepted?

- Please ensure the security code you have input matches the security code displayed on your security device.
- If the security code matches the security code on your device, the beneficiary-specific information entered previously may be incorrect.
- Please follow the on-screen instructions and repeat the process to generate a security code.

Term Deposit-i

1. Why am I not able to open Term deposit-i account / make placement in HSBC Amanah Online Banking?

We are progressively updating our Online Banking to enhance the features. Meanwhile, you may logon to the conventional entity site to open Term Deposit-i with Amanah deposit account-i(s).

2. Why am I no longer able to update/change my Maturity Instructions?

The feature will be temporarily unavailable. Whilst enhancing the maturity instruction features, you may update your instructions through Branch or Contact Centre. The types of instructions are listed below:

- i. Renewal of deposit amount and profit for another term
- ii. Renewal of deposit amount only
- iii. Add or withdraw funds on maturity
- iv. Full encashment of deposit amount and profit

3. What would be the Maturity instruction/option if I make an Online placement now?

Currently, all Term deposit-i placed online (including profit) will be automatically renewed for the same period on maturity date. To uplift or withdraw, please visit any HSBC/HSBC Amanah branch.

4. How can I withdraw my balance or profit?

You may visit the Branch or call Contact Centre (local currency only) for withdrawal. You can also update/change the Maturity instructions of your choice by visiting the Branch or Call Contact Centre. TPIN is required for Contact centre.

5. How can I add more funds to my current Term deposit-i account?

You may increase the funds to your term deposit-i account at the branch.

6. Can I make placement with my Foreign currency account?

No, however you may visit the HSBC Amanah Branch for foreign currency placement or making a placement from a foreign currency account.

Manage Future dated payments

1. Can I amend recurring/ future dated payments?

Current manage recurring or future dated payment feature only supports view and delete. To amend a payment, please delete the existing payment and set up a new payment.

View/Delete Beneficiaries

1. What is the difference between the previous view/delete payees and the new view/delete beneficiaries?

The look and feel is enhanced to provide a better user experience.

2. What happens if I can't see an existing biller or payees in the list?

If you cannot find an existing payee or biller, please try searching with the search function or, via the beneficiary type. If it still not found, it may have not been properly added. It is recommended that you add them again upon making a new payment. If you have added and still unable to find, please contact the Contact Centre.

3: I have one last recurring payment to be made. Can I set a future date to delete the biller so that I don't miss the final payment?

No. The delete function cannot be set for a future time and date. We suggest you to delete your biller or payee after completing the payment.

4. I have accidentally deleted a biller/payee. How do I undo this?

Once you have deleted a payee or biller, they will be removed from your existing list permanently. You will need to add them as a new payee or biller. Please note that your future transfer requests to this payee may not be deleted, we suggest you to check your future transfer requests using the Manage Future Transfer option.

5. I keep getting a message saying that I should try again later. What should I do?

There might be an Internet connection issue. We recommend you check your Internet connection. If you are still receiving the same message, please call Contact Centre for assistance.

Secure Messages

1. What can I do with secure message feature?

You will be able to access your inbox and view your available messages. You will also have the option to 'Send' new messages and 'Reply' to existing messages.

2. What subjects can I send regarding my message?

There are a various number of topics you can select from. You can select from a list of available subject lines in the dropdown. Please note that this is for inquiries only and not a channel for complaints. To raise a complaint, please call contact Centre or email to: complaints@hsbc.com.my

3. Can I delete messages?

Yes, you can delete messages that you no longer wish to keep in your message Inbox.

4. I have an urgent issue that I need help with should I send a secure message?

If your card has been lost or stolen, or you see a transaction you don't recognize, please call Contact Centre immediately. The secure message services are for non-critical requests.

5. Once I have sent my secure message, what happens next?

We aim to respond to your message within two working days. If your message is urgent, please call Contact Centre or visit your nearest Branch.

6. Is there a limit to the length of my message?

Yes, there is a maximum of 3000 characters. If you need to send a message that is more than 3000 characters, please consider calling the Contact Centre instead.

7. Do I get notified when there is a new message or a new response from HSBC Amanah?

No. You need to log on to Online Banking and check your Mailbox for new messages.

Global View Linking

1. What is the purpose of linking my accounts via the Global View feature?

If you have another HSBC account out of Malaysia (e.g. Hong Kong), this feature allows you to view your global accounts all in one convenient online location, rather than having to log on to the off-shore account separately.

2. What happens if I want to view my Malaysia account from an off-shore HSBC account?

You can do this through our Inward linking feature.

3. What happens if the account I want to link to is not on the country list?

The country list contains all countries that HSBC currently operations in. If you cannot find the relevant country in which you have an account you want to link to, please call Contact centre for assistance.

4. Why must I accept terms and conditions for the country I want to link to?

Different countries may have different regulations and requirements to comply with for usage of banking products and services. Therefore, we need your acceptance to the terms and conditions to use the global view feature for viewing HSBC accounts with other countries.

5. What should I do if I forgot my login details for the country I want to link to?

If you have forgotten your login in details, you may need to contact the off-shore country's customer service team in order to assist with a login retrieval or reset.

6. What happens if I accidentally deleted a country from my global view list?

You will not be able to retrieve the linking or undo your delinking. If this has occurred, you will need to re-link the country via the add-country process.

7. What happens if I have accounts in other countries that I would like to view, but I keep getting the message that I am not eligible to use the global view feature?

Global view is a feature offered to Premier customers. If you are interested in the feature and would like to open a Premier account, please contact our Contact Centre, or visit a Branch.

FPX

1. What is the purpose of FPX feature?

It allows you to make payments using your HSBC Amanah accounts for purchases made on third party merchant sites.

2. Do I need to register to use FPX?

Registration is not required for FPX. You need to have an Online banking account with any FPX participating banks to enjoy the service.

3. What is the operating hours for FPX?

FPX is available 24 hours daily.

4. What happens if I can't remember my Online Banking login in order to make a purchase via FPX?

You will need to call Contact Centre to identify yourself and retrieve your account details.

5. My account has been locked and I can't make a purchase. What should I do?

If your secondary password or your device have been locked due to too many failed logins, you will need to call Contact Centre.

6. What is the minimum and maximum transaction limit for FPX?

For retail banking, the minimum limit per transaction is RM1.00 and the maximum limit per transaction is RM 30,000.

7. How do I increase the limit of my purchase amount so that I can make larger purchases?

If you are receiving error messages because the purchase exceeds the payment threshold, we recommend you to call Contact Centre to identify your options.