

No.	FAQs	Answer
1.	Which types of customers can open an External Account (EA)?	<p>An EA can be opened:</p> <ul style="list-style-type: none"> a) individually by a Non-Resident customer; b) jointly between individual customers who are all Non-Residents; c) jointly between an individual Non-Resident customer and an individual Resident customer; or (Note: Joint account of a Non-Resident customer and a Resident customer who are legal spouses is not classified as External Account) d) In Trust for or on behalf of a Non-Resident beneficiary (eg. 3-in-1 Junior Account/-i and Junior Savings Accounts/-i) (Note: If the beneficiary is a Resident, the Trust account is not classified as External Account) <p>For the above (a) to (d), any Ringgit account/s you maintain with the Bank shall be classified as External Account (EA).</p>
2.	What are the rules applicable to an EA?	<p>As an EA holder, your account shall be subjected to requirements, restrictions and conditions set out in the Foreign Exchange Policy Notices (“FEP Notices”) issued by Bank Negara Malaysia (“BNM”).</p> <p>The operations, sources and uses of funds into and from an EA are exempted from further Bank verification for the following transactions:</p> <ul style="list-style-type: none"> a) RM10,000 per transaction for any purpose; or b) Any amount of:- <ul style="list-style-type: none"> i) Cash withdrawal over-the-counter; or ii) Transfer between EA of the same account holder.
3.	<p>I am an EA holder with Hong Leong Bank and my online outward transaction of RM11,000 has been rejected by the Bank.</p> <p>What is my next step?</p>	<p>As an EA holder, your maximum online transaction limit is RM10,000 per transaction.</p> <p>To perform a transaction of more than RM10,000, you are required to visit any of our HLB/HLISB branches and provide the relevant documentary evidence for Bank verification.</p>

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4.	<p>I am an EA holder and participate in the Malaysia My Second Home Programme (MM2H).</p> <p>Am I required to comply with the rules applicable to EA holder and what is my next step?</p>	<p>The EA rules are not applicable to you.</p> <p>In the event you meet the MM2H criteria, please email the Bank at hlonline@hlbb.hongleong.com.my and provide the MM2H visa and expiry date for us to update the Bank records. Alternatively, you may visit any HLB/HLISB branch to provide the document.</p> <p>Subsequently, please note that you are required to update the Bank with the latest MM2H visa on or before the expiry date.</p>
5.	<p>I am an EA holder and is currently working in Malaysia including my children.</p> <p>Am I required to comply with the rules applicable to EA holder and what is my next step?</p>	<p>The EA rules are not applicable to you.</p> <p>You are required to email the Bank at hlonline@hlbb.hongleong.com.my and provide your work visa and Resident / Dependent visa and expiry date. Alternatively, you may visit any HLB/HLISB branch to provide the document.</p> <p>Subsequently, please note that you are required to update the Bank with the latest work visa and Resident / Dependent visa on or before the expiry date.</p>
6.	<p>I am an EA holder and is currently studying in Malaysia.</p> <p>Am I required to comply with the rules applicable to EA holder and what is my next step?</p>	<p>The EA rules are not applicable to you.</p> <p>You are required to email the Bank at hlonline@hlbb.hongleong.com.my and provide your student visa and expiry date. Alternatively, you may visit any HLB/HLISB branch to provide the document.</p> <p>Subsequently, please note that you are required to update the Bank with the latest student visa on or before the expiry date.</p>
7.	<p>What are the methods to submit my relevant documentary evidence to the Bank if I am studying in Malaysia?</p>	<p>You may either email the Bank at hlonline@hlbb.hongleong.com.my or visit any HLB/HLISB branch to provide the document.</p>
8.	<p>How do I contact the Bank for any enquiries regarding my online transaction or status?</p>	<p>You may email us at hlonline@hlbb.hongleong.com.my for enquiries related to your online transactions or reach our contact centre at 03-7626 8899.</p>
9.	<p>Where do I obtain further information with regards to EA?</p>	<p>Please visit HLB website at https://www.hlb.com.my/en/personal-banking/help-support/general-faq/foreign-exchange-notice.html for further details.</p> <p>Alternatively, you may visit Bank Negara Malaysia's website at https://www.bnm.gov.my/fep for more information.</p>