

# HBL Internet Banking FAQs:

## General Information

### **Q: What is HBL InternetBanking?**

A:

HBL InternetBanking is a safe, free and convenient way to bank with HBL. You can perform all your transactions online such as bill payment, funds transfer etc., whenever and wherever you want to.

### **Q: Why should I use HBL InternetBanking?**

A:

HBL Internet Banking enables you to fulfill your banking needs from the comfort of your home, office or even if you are travelling. All you need is an internet connection and your HBL InternetBanking login credentials.

### **Q: Who is eligible to use HBL InternetBanking?**

A:

Any HBL account holder with an activated HBL DebitCard or HBL CreditCard.

### **Q: What do I require to use HBL InternetBanking?**

A:

You need the following to use HBL InternetBanking:

- PC/Laptop or Mobile Phone
- Internet connection
- CNIC number
- Activated HBL DebitCard or HBL CreditCard
- Valid ATM PIN or TPIN
- Mobile Number registered with HBL
- Username and Password for HBL InternetBanking

### **Q: Do I need a specific internet connection for this service?**

A:

No, this service will work with any type of internet connection.

### **Q: Do all web browsers support HBL Internet Banking?**

A:

Web browsers like Internet Explorer, Mozilla Firefox, Google Chrome, Apple Safari and Opera support HBL Internet Banking.

### **Q: What services can I avail on HBL InternetBanking?**

A:

- View Account Details
- View Transaction History
- View and Download Account Statement
- Payments [Utility Bills, Mobile Top-ups & Bills (Prepaid/Postpaid), Broadband Bill Payment, Educational Payments, Zakat/ Donations, Online shopping] and HBL Credit Card Bill Payment
- Own Account Transfer (within your own HBL accounts)
- Inter Bank Funds Transfer (to other banks)
- Inter Branch Fund Transfer (within HBL accounts)
- Request for a Cheque Book
- ATM & Branch Locator

**Q: Are there any charges for using HBL InternetBanking?**

A:

There are no registration or additional charges for HBL InternetBanking. However, standard transaction charges will be applied as per HBL Schedule of Charges.

## Registration

**Q: How do I register for HBL Internet Banking?**

A:

1. Visit [www.hblbank.com.pk](http://www.hblbank.com.pk) on any compatible web browser
2. Click on the Register button
3. Follow on-screen instructions to create a new User ID and receive Activation Password
4. Login with your User ID and Activation Password
5. Create your Login Password and Transaction Password
6. Use your User ID and Login Password to login and use HBL InternetBanking

**Q: How do I login for the First Time?**

A:

1. After registration, use your User ID and Activation Password to login for the first time
2. Create your Login Password and Transaction Password
3. Use your User ID and Login Password to login and use HBL InternetBanking

**Q: Can I use the existing HBL Mobile App User ID and Password for HBL InternetBanking?**

A:

No, HBL Mobile App credentials cannot be used for HBL InternetBanking. Please create a new User ID and Password for HBL InternetBanking by clicking the User Registration button on HBL InternetBanking.

## Managing Login Credentials

**Q: What is the transaction password and what is it used for?**

A:

The transaction password is an electronic signature for carrying out financial transactions online. Without the transaction password, you will not be allowed to conduct transactions.

**Q: How can I request for a transaction password?**

A:

You are required to set up a transaction password on your first login. You may change it later through the change password option available on HBL InternetBanking.

**Q: How long is my transaction password valid for?**

A:

The transaction password will not expire automatically. However, you are advised to change your transaction password periodically.

**Q: What if I forget my User ID?**

A:

You can contact HBL Phone Banking at 111-111-425 to get your login ID after verifying yourself as an authentic customer.

**Q: What if I forget my login password?**

A:

You can use the “Reset Password” option available on [www.hblbank.com.pk](http://www.hblbank.com.pk) to generate the activation password that will be sent to your email address and mobile number registered with HBL. After first time login using your activation password, you can set your new login password.

**Q: What if I forget my transaction password?**

A:

You can change the transaction password through the change password option available on HBL Internet Banking.

**Q: What happens if I don't log out from HBL Internet Banking?**

A:

HBL Internet Banking has a time-out feature, if you close the browser without clicking on logout, you will be required to re-enter your user ID and password.

**Q: What should I do if I have a query which is not answered here?**

A:

Please call HBL PhoneBanking at 111-111-425

## Account Information

**Q: Can I see a summary of my accounts?**

A:

You can view details of all your HBL accounts under Account section.

**Q: For what period, can I view my account statement?**

A:

You can view and download your account statement for the last 100 days. If you need account history for a period before that, please contact your branch or call HBL PhoneBanking at 111-111-425.

**Q: Can I download my account statement using HBL InternetBanking?**

A:

Yes, you can download your account statement from the Accounts Activity section.

1. Select the account for which you want to view or download the statement
2. Specify the period for which you want to view or download the statement
3. Select desired file format (CSV / Excel / PDF) and click on the download button

**Q: Can I use HBL InternetBanking from overseas?**

A:

Yes, you can access your account from anywhere.

**Q: Can I view my FCY (Foreign Currency) account on HBL InternetBanking?**

A:

Yes, you get view-only access for your FCY accounts.

## Additional Services

**Q: Can I apply for a Cheque book through HBL InternetBanking?**

A:

Yes, you can request for a cheque book through HBL InternetBanking and select any branch for delivery. You can also check the status of your cheque book request after initiating the request so that you know when your cheque book will be available for pick- up from your selected branch.

**Q: Can I see ATM and Branch Locator through HBL InternetBanking?**

A:

Yes, you can enter location and search for any HBL branch and ATM using ATM and Branch Locator option available in Tools section of HBL InternetBanking.

## Financial Transactions

**Q: What kind of funds transfer facilities can I carry out through HBL InternetBanking?**

A:

You can transfer funds from your account to any other HBL account or 1-Link and M-net Member bank accounts.

**Q: How do I register Funds Transfer beneficiaries?**

A:

You need to add the beneficiary by using Add or Edit Beneficiaries option under the Transfer Funds section. A One-Time Password (OTP) will be sent to your email address and mobile number registered with HBL as a validation for adding beneficiary. OTP will not be required for editing beneficiaries.

**Q: How do I Update or Delete Funds Transfer beneficiaries?**

A:

You can manage your Beneficiaries by using Add or Edit Beneficiaries option under Transfer Funds section.

**Q: When will the funds be available in the recipient's account?**

A:

The funds will be available immediately after the transfer. In the event of a delay please call HBL PhoneBanking at 111-111-425 for further assistance.

**Q: What are the transaction limits on HBL InternetBanking?**

A:

Daily transaction limits are as follows:

1. Own Account Transfer: Max initiation amount Rs. 500,000 | per day: Rs.500,000
2. Inter Branch FT: Max initiation amount Rs.150,000 | per day: Rs.150,000
3. Inter Bank FT: Max initiation amount Rs.150,000 | per day: Rs.150,000
4. Mobile Bill Payment: Max initiation amount Rs.5,000 | per day: Rs.15,000
5. Utility Bill Payment: Max initiation amount Rs.150,000 | per day: Rs.150,000

**Q: What types of payments can be made through HBL InternetBanking?**

A:

You can pay following types of bills from HBL Internet Banking:

- HBL CreditCard Bill
- Utility Bills
- Mobile Top-ups & Bills (Prepaid and Postpaid)
- Broadband Bills
- Educational Payments
- Zakat/ Donations

## Credit Card Services

**Q: Can I view my HBL CreditCard details on HBL InternetBanking?**

A:

Yes, HBL CreditCard details are available on HBL InternetBanking.

**Q: Can I pay HBL CreditCard bills using my account on HBL InternetBanking?**

A:

Yes, you can pay any HBL CreditCard bill using HBL InternetBanking.

**Q: What HBL InternetBanking services can I utilize with my HBL CreditCard?**

A:

You can pay Utility Bills, Mobile Top-ups and Bills (Prepaid/Postpaid).

**Q: I have an HBL CreditCard however, I can't see it on HBL InternetBanking?**

A:

This may be due to your credit card status being inactive, only active cards are displayed on HBL InternetBanking. For further assistance please call HBL PhoneBanking at 111-111-425.

## Security

**Q: Is HBL InternetBanking safe to use?**

A:

Yes. HBL InternetBanking provides a safe and secure way to bank.

- No information is stored on the computer system you are using for HBL InternetBanking
- Username and Password are never exposed
- All transactions are secure since no transaction proceeds without your transaction password
- An additional security feature of One Time Password (OTP) has also been introduced for few sensitive transactions.

**Q: Is it safe to enter my PIN online as part of a transaction?**

A:

All information exchanged through HBL InternetBanking is encrypted. Encryption ensures information remains private (such as your PIN or the transactions you perform) between the bank's systems and HBL InternetBanking.

**Q: What are the best practices for securely using HBL InternetBanking?**

A:

- Memorize your password and don't write it down
- Keep your password a secret and change it often
- Never respond to emails or phone calls that request personal information
- Do not use the same password for all your online accounts
- Make sure that you never carry your User ID and password together
- Verify the authenticity of Bank Emails and SMS by ensuring they are being sent from hbl.com or hblbank.com.pk
- In the event that you receive any suspicious Email or SMS claiming that they are from HBL, please inform us and delete the Email or SMS immediately
- Regularly change your HBL Internet Banking passwords
- HBL will never inquire about your password or sensitive information via Email, SMS or Phone.
- Report any suspicious activity on your account immediately to HBL PhoneBanking at 111-111-425

Note that you will be required to enter your transaction password for all financial transactions made from HBL InternetBanking.