

# HelloMoney FAQs

## Frequently Asked Questions for HelloMoney App and Prepaid Accounts

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### 1 HelloMoney

#### **What is HelloMoney?**

HelloMoney allows our customers to open a Prepaid Banking Account using their smartphones. It has a mobile application wherein customers may enroll for the service; once approved, users can perform 24/7 mobile banking services as long as they are connected to the internet.

#### **What is a HelloMoney Account?**

A HelloMoney Account is an AUB Prepaid Account that's acquired through the online registration of it's mobile application. The account needs no initial deposit or maintaining balance requirements nor does it have any dormancy fees.

#### **What is the maximum capacity of a HelloMoney account?**

The account may only hold up to Php 200,000.00 at any given time, maximum cash-in transactions are also capped at Php 200,000.00

#### **Do I need to link an ATM Card to use my HelloMoney Account?**

Once successfully registered, you may use your HelloMoney Account from the mobile application and avail of its features without linking an ATM Card. The option to avail and link a card is available for those who want to withdraw via ATM or pay for goods using a physical ATM card.

#### **How can I apply for a HelloMoney Account?**

To get started, download the HelloMoney app from Google Playstore or Apple Appstore. Once installed, open the app and tap 'Open an Account' then follow the on-screen instructions to get started.

#### **How will I be informed if my account is approved/disapproved?**

You will receive an SMS and E-mail notification indicating the status of your application within the next banking date from the date of application.

#### **What can I do with the HelloMoney ATM Card?**

Once linked, you may withdraw cash from ATM terminals and process POS payments using the ATM card.

#### **Can I use my HelloMoney account with multiple devices?**

The app utilizes a security feature which only allows for one device login. Attempting to login using a different device will prompt the user to register the new device as the main device to access the HelloMoney Account.

#### **How do I login if I forgot my password?**

Tapping on the 'Forgot Password?' link on the login screen will prompt user to input personal details. After following the on-screen instructions, user can input a new password to regain access to the account.

#### **How many HelloMoney accounts can I have?**

Only one account may be generated for any one person.

Can I access HelloMoney account using my PC?

Currently, your HelloMoney account may only be accessed via the app.

**Can I withdraw over-the-counter in any AUB branch?**

Over-the-counter withdrawals are not allowed for HelloMoney Accounts.

**What is the minimum age requirement in order to open a HelloMoney Account?**

Only those 18 years old and above are eligible for the HelloMoney Service.

**How long will my application be processed for?**

Once you have successfully applied, you will receive notification on your status update within one (1) banking day.

## 2 Mobile Application

**How do I add funds to my account?**

As of now, we have 3 available channels where users may cash-in or load to their HelloMoney Account: (1) Over the counter in any AUB Branch, (2) Instapay from other Philippine Bank Accounts, and (3) Fund transfer from other AUB or HelloMoney accounts. Other cash-in partners will be added soon.

**How much can I load into my HelloMoney Account?**

User may add up to only Php 200,000.00 worth of funds on a monthly basis. Maximum capacity is also at Php 200,000.00

**Is there any charge for making a bills payment transaction?**

AUB does not charge for transaction fees. There could potentially be some billers that may charge a service fee for processing the transaction, however.

**When will the my payment be credited to the biller?**

The bill would be settled within the same day if payment is made before cut-off time (8pm).

**If I do a funds transfer to the wrong account, can I have it reversed?**

Once you confirm your payment, charges and transfer of funds cannot be reversed. Please ensure to check all details before proceeding with your transaction.

**If I encounter a problem with my payment/funds transfer, what do I do?**

For non-posted payments or errors in your transaction, you may email us at [hellom.oss@aub.com.ph](mailto:hellom.oss@aub.com.ph) or contact us at 8282-8888 to report your concern. Please present your reference number and account number when issuing a report.

## 3 ATM Card

**Can I link my existing AUB debit card to HelloMoney?**

You may only link the HelloMoney ATM card with your account. Other AUB debit cards may not be linked to your HelloMoney account.

**How many cards can I link to HelloMoney?**

You may only link one (1) HelloMoney ATM card with your account at any given time.

**What do I do if I lose my HelloMoney debit card?**

Block the card using your app. Simply login, view your card details and choose the option to have your card blocked. Once you've acquired a replacement card, you may go to card details again to replace the old card.

**Where can I use my HelloMoney debit card?**

You may use your HelloMoney ATM card in any Bancnet powered ATM and POS terminal.

**Are there any settings I can do to secure my card?**

Yes, you can block and unblock your card to ensure that your HelloMoney ATM card cannot be used without you changing the settings via the mobile app.

**What happens if I link another card?**

Attempting to link a new card can only be done by the card replacement feature, doing so will disable the initial card linked.

**How do I change the pin of my HelloMoney ATM card?**

Just login the app, view your card details and replace your pin from the menu.

**Are there any fees when using the HelloMoney ATM card?**

AUB as an issuing bank will not charge any fees when you withdraw from Bancnet-powered ATMs. However, the acquiring bank (the bank the ATM belongs to) could charge fees depending on their rates; withdrawing from AUB ATMs is free.

**Where can I buy a HelloMoney ATM card?**

The cards are available in any AUB branch and any authorized distributor for the HelloMoney ATM cards.

**Do I need a HelloMoney ATM card to use my HelloMoney account?**

The HelloMoney ATM card is optional, successfully registering for the service enables the user to use and perform financial transactions with the app.

**When is the card expiry?**

The expiration date of is indicated on the front of the card, after the end of the month it's expired, it will no longer be valid.

**How much can I withdraw per day?**

You may only withdraw up to Php 50,000.00 per day using the physical ATM card linked to your HelloMoney Account.

**How many times can I withdraw per day using my HelloMoney ATM card?**

You may withdraw twice within the day. Any further transactions is subject to activation. You will receive an SMS notification with instructions on how to enable this feature.