

## 1 HelloMoney

### **What is HelloMoney?**

HelloMoney allows users to open a Prepaid Banking Account using their smartphones. It is a e-wallet mobile app powered by Asia United Bank where users can perform convenient and secure 24/7 mobile banking transactions as long as they are connected to the internet.

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

A HelloMoney Account is an e-wallet app powered by Asia United Bank that users can easily access by registering through the HelloMoney mobile app. The account needs no initial deposit or maintaining balance requirements nor does it have any dormancy fees.

### **What is the monthly transaction limit of a HelloMoney account?**

The account may hold up to Php 200,000.00 at any given time. Maximum cash-in transactions are also capped at Php 200,000.00 per month. Transaction limit shall be refreshed on the first day of the succeeding month.

Users with the following submitted IDs during application shall have a Php 50,000.00 initial account limit per month: TIN, Voter's ID, and NBI Clearance. To upgrade your monthly transaction limit to Php200,000, please submit another valid, government-issued ID such as Driver's License, Passport, UMID, among others, to [hellomoney@aub.com.ph](mailto:hellomoney@aub.com.ph).

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

To register for a HelloMoney Account, download the HelloMoney app from Google Play (Android), App Store (Apple), or App Gallery (Huawei). Once installed, open the app and tap 'Open an Account' then follow the on-screen instructions to get started.

You may also view this link for more information:

<https://www.facebook.com/aubhellomoney/photos/a.838115120007267/868182560333856>

### **How will I be informed if my application is approved/rejected?**

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

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

As an added security feature, you may only access your account on one (1) primary registered mobile device at any time. In case of change device, simply attempt to login from the mobile device you wish to use, tap "Register Device" prompt then follow the on-screen instructions to proceed.

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

## Frequently Asked Questions for HelloMoney App and Prepaid Accounts

11th December 2019, 03:49 — revised 06 April 2021, 16:00

To unlock your account, press the 'Forgot Password' link on the login page. Follow the on-screen instructions to elect a new password. Once this is done, you will be able to access your account with your new password.

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

Only one HelloMoney account is allowed per person.

### **Can I access HelloMoney account using my PC?**

Currently, your HelloMoney account is only accessible using mobile devices. You may download HelloMoney via the App Store (Apple), Google Play (Android), or App Gallery (Huawei).

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

Over-the-counter withdrawals are not allowed for HelloMoney. To cash out, you may avail of a HelloMoney ATM card powered by Bancnet at any AUB branch.

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

Only those 18 years old and above are eligible to open a HelloMoney account.

### **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.

### **How do I find my account number?**

Kindly visit this link for more details on how to find your account number:

<https://www.facebook.com/aubhellomoney/photos/a.838115120007267/872280496590729/>

### **I have no middle name. What can I input?**

You may input '-' (dash) or '.' (period) in the middle name field if you do not have a middle name.

### **Why is my account limit only Php 50,000?**

Please be informed that effective March 9 2021, all HelloMoney applications with the following submitted IDs: TIN, Voter's ID, and NBI Clearance will be subject to an initial account limit of Php50,000 per month.

To upgrade your monthly transaction limit to Php200,000, please submit another valid, government-issued ID such as Driver's License, Passport, UMID, among others, to [hellomoney@aub.com.ph](mailto:hellomoney@aub.com.ph).

 **FAQs**

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11th December 2019, 03:49 — revised 06 April 2021, 16:00

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

As of now, we have 4 available channels where users may cash-in or load to their HelloMoney Account: (1) Over the counter cash deposit at any AUB Branch, (2) Instapay from other Philippine Bank Accounts, (3) Fund transfer from other AUB or HelloMoney accounts, and (4) Cash-in through 7/11 and other ECPAY partners.

*7-Eleven cash-ins:* Cash-ins via 7/11 have a Php 15.00 transaction fee. The maximum cash-in amount per transaction is Php 10,000.00. The maximum amount for non-7-Eleven ECPay channels is Php 25,000 per transaction, and has no daily limit.

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

Users 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. While there are some billers that charge a service fee for processing the transaction, most of our billers in HelloMoney have no transaction fee.

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

Regarding payment posting, we highly suggest that you check directly with your biller. Your bills payment should be posted within 1-3 banking days.

### **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?**

Automatic reconciliation shall apply within the next banking day which excludes weekends and public holidays. If your transaction is on a Friday, the next banking day is on the coming Monday. If it happens that after such time your funds would remain uncredited, kindly email us at [hellomoney@aub.com.ph](mailto:hellomoney@aub.com.ph) with the details of your transaction:

Account Name:

Account No.:

Transaction Reference #:

Amount:

Date & Time of Transaction:

### **What if I get locked out of my account?**

Tap “Forgot Password?” on the app’s log in page. Kindly visit this link for step-by-step account recovery instructions: <https://www.facebook.com/496450084173774/posts/875782986240480/?d=n>

**Can I use my HelloMoney account for my SSS or other loan proceeds (e.g. SSS Calamity Loan)?**

Yes, you may use your HelloMoney account for the following SSS loan proceeds and benefits:

Calamity

Salary

Maternity

Sickness

Disability

Retirement

Unemployment Benefits

Death

Funeral

For updates and inquiries on your loan disbursement, please directly contact SSS.

### **3 ATM Card**

**Can I link my existing AUB ATM 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.

**Can I still withdraw money from my HelloMoney account even without an ATM card?**

HelloMoney does not have over-the-counter cash withdrawal. While we genuinely encourage you to avail of a HelloMoney ATM card for convenience and avoidance of unnecessary fees, you still have an option to cash out even without an ATM card. Here are some options below:

1. *Cash out via Pera Padala.* Using the Pera Padala feature in the mobile app, tick the checkbox that says "I am the beneficiary" when you file a request for a Pera Padala. Then, pick up your funds at LBC, Cebuana, Palawan, M Lhuillier or AUB branch. Fees vary depending on the remittance partner of your choice.

2. *Fund Transfer.* Via the Funds Transfer feature of HelloMoney, you may send your funds to other banks and withdraw the money from your other bank account. InstaPay fund transfers via HelloMoney are FREE of charge until December 31, 2021.

**Can I use my ATM card for online purchases?**

# hellomoney FAQs

## Frequently Asked Questions for HelloMoney App and Prepaid Accounts

11th December 2019, 03:49 — revised 06 April 2021, 16:00

The ATM card is for ATM and POS transactions only. You may avail of the HelloMoney Mastercard through your HelloMoney app for an annual fee of Php 100.

### **How can I get an ATM card?**

You may contact the branch to check the availability of HelloMoney ATM cards. Kindly use our branch locator for their contact details: <https://www.aub.com.ph/branch>

Avail of the HelloMoney ATM card at any AUB branch for P100 only. Just present 1 valid ID and your HelloMoney account number.

### **How do I change my ATM PIN?**

To change your nominated ATM PIN, select 'View Card' on the home screen and tap on 'Change PIN'. Verify the PIN change by inputting your password. Input the new 4-digit PIN and confirm. You will be prompted if the PIN has successfully been changed.

### **I withdrew my funds using the HelloMoney ATM card but no cash was dispensed and my account was debited.**

Please e-mail us at [hellomoney@aub.com.ph](mailto:hellomoney@aub.com.ph) with the Subject 'Debit Without Dispense' and include the following information:

Account Name:

Account Number:

ATM Bank & Location:

Amount:

Screenshot of Debited Amount:

Date and Time of Transaction:

## **4 Payments & Remittances**

### **What is the maximum amount I can send through local remittance centers?**

The maximum amount you can send through Pera Padala is Php 25,000.00.

### **Can I accept payments or funds transfers through WeChat or AliPay?**

 **FAQs**

## Frequently Asked Questions for HelloMoney App and Prepaid Accounts

11th December 2019, 03:49 — revised 06 April 2021, 16:00

You may only accept payments from WeChat or Alipay if you are an AUB Paymate merchant and HelloMoney is your settlement account. To enroll and know more, you may email [paymate@aub.com.ph](mailto:paymate@aub.com.ph).

### **Can I accept remittances from abroad in my HelloMoney account?**

Although you may receive funds from abroad in your HelloMoney account, we highly encourage that you advise your remitter to send the funds through our AUB Gintong Hatid partners. While it is still possible for you to receive remittances that are not sent through AUB Gintong Hatid partners, AUB will not be able to track the transaction until the time that it reaches your account and reflects on our records. With AUB Gintong Hatid partners, we can ensure a safer, smoother, and more efficient transaction of your remittances.

For a list of AUB Accredited Tie-up Banks and Remittance Centers:

<https://www.aubgintonghatid.com/pages/index.cfm?Action=tieuplist>

For a list of Correspondent Banks:

<https://www.aubgintonghatid.com/pages/index.cfm?action=read&article=nostro>

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.

### **What is the turnaround time for international wire transfers?**

Bank-to-bank international wire transfers take 2-3 banking days. For transfers to your HelloMoney account, kindly use Asia United Bank's swift code: 'AUBKPHMM'.