



HLB@Work Employee Features & Privileges



No.	Products	Offer
1	Pay&Save Account Pay&Save Account-i	Waiver of minimum initial deposit
2	Credit Card	 3-Year Annual Fee Waiver Applicable to GSC Credit Card, Wise Gold Credit Card and Essential Credit Card T&Cs: www.hlb.com.my/work-cc 0% Flexi Payment Plan For 3 Months Minimum RM500 Conversion Amount via HLB Connect Only
3	Personal Loan Personal Financing-i	50% Pay-On-Time Rebate for all facility amount 10% Flat Interest/Profit Rate, net rate of 5% p.a. Find out more: www.hlb.com.my/plpayroll
4	Home Loan Property Financing-i	Preferential Rate of Up To -0.15% From Prevailing Promo Rate
5	Auto Loan Auto Financing-i	
6	Remittance	ZERO Sending Fee - No cable charges, no charges on receiver for HLB SuperRemit
7	Bancassurance	 Up to RM50 TNG Reload Pin for MSIG Online General Insurance Application via https://takeiteasy.msig.com.my/hlb/
8	Safe Deposit Box	50% OFF First Year Annual Rental Fee
9	Priority Banking	 Upgrade To Priority Banking with Min. AUM of RM200,000 1st Year Rental Fee Waiver for Safe Deposit Box at Flagship Priority Banking Centre 1.68% Low Sales Charge for First Unit Trust Investment

Offer is valid until 30 June 2025. Terms and conditions of respective products apply.