

<p><b>PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia)</b></p> <p>Kindly read this Product Disclosure Sheet together with the terms and conditions in the Letter of Offer before you decide to take up the Hong Leong SME GROW Loan. Please do not hesitate to contact the Bank for clarification if required</p>	 <p><b>HongLeong Bank</b></p> <p>Hong Leong SME GROW Loan Date: 11/October/2023</p>
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**1. What is this product about?**

This facility is an unsecured term financing to assist you in meeting your working capital needs. It is calculated on a variable rate basis .

**2. What do I get from this product?**

**Facility 1 – Term Loan 1**

Item	Description				
Facility Amount	RM20,000 - RM200,000.00				
Repayment Period	36 - 60 months				
Prescribed Rate/ Effective Lending Rate	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 50%;">Prescribed Rate</td> <td style="width: 50%;">Effective Lending Rate</td> </tr> <tr> <td>BLR + (2.75% p.a.- 3.25% p.a.)</td> <td>9.64% p.a. – 10.14% p.a.</td> </tr> </table>	Prescribed Rate	Effective Lending Rate	BLR + (2.75% p.a.- 3.25% p.a.)	9.64% p.a. – 10.14% p.a.
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Base lending rate (BLR) is currently at 6.89% p.a.

**• 3. What are my obligations?**

**Important:** Your monthly repayment amount (instalment) and total repayment amount will vary if the BLR changes. Below is an example for a facility amount of RM100,000 with 60 months repayment period and a prescribed rate of BLR + 2.75% p.a. (ELR: 9.64% p.a.) :

Rate	Today BLR : 6.89%	If BLR goes up 1%	If BLR goes up 2%
<b>Facility 1 - Term Loan 1</b>			
<b>All repayment values are stated in Ringgit Malaysia (RM)</b>			
Monthly repayment amount	RM2,107.00	MYR 2,156.00	MYR 2,206.00
Total interest cost at the end of 60 months	MYR 26,422.06	MYR 29,379.91	MYR 32,377.74
Total repayment amount at the end of 60 months	MYR 126,422.06	MYR 129,379.91	MYR 132,377.74

The Bank may vary your monthly repayment amount when:

- it is insufficient to service your loan interest; or
- when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or
- whenever a revision of your monthly repayment amount is required by the Bank or you.

#### 4. What are the fees and charges I have to pay?

- Stamp Duties

As per Stamp Act 1949, and will be debited from the loan amount prior to the release of the Facility

**Note:**

All fees and charges including stamp duties, legal fees/costs (where applicable) and /or registration fees (where applicable) in connection with the Hong Leong SME GROW Loan shall be deducted before the balance of the Facility Amount is made available to you. Recurring monthly interest payments (where applicable) shall be deducted from the designated HLB current account.

- Processing Fees

Currently, all processing fees are waived for approved Facility.

- SJPP Guarantee Fees

In the event the Guarantee Scheme(s) for the Facility is approved by Syarikat Jaminan Pembiayaan Perniagaan Berhad ("SJPP"), the Guarantee Fee(s)\* payable by you is based on the SJPP's liability under the risk sharing ratio\*\* with the Bank. The Guarantee Fee(s) is charged by SJPP on a yearly basis based on the principal outstanding and may be subject to such other terms and conditions imposed by SJPP. The Bank will include this Guarantee Fee(s) into the Bank's Prescribed Rate such that the Guarantee Fee(s) is paid on an equal monthly instalment basis.

**Important:**

\* Guarantee Fee(s) is currently at Point Seven Five percent (0.75%) per annum payable upfront for facilities under the GOSU & GOGGSP Guarantee Scheme(s) managed by SJPP on the principal outstanding amount (subject to the aggregate Group financing limit not exceeding RM10.0 million for all SJPP guarantee schemes, including this financing) and One percent (1.0%) per annum payable upfront for GOGGSP Guarantee Scheme managed by SJPP on the principal outstanding amount (subject to the aggregate Group financing limit above RM10.0 million and up to RM20.0 million).

\*\* Under the Guarantee Scheme(s), SJPP's liability is 70% of the Facility Amount.

#### **5. What if I fail to fulfill my obligations?**

- Late payment charges of 1% per annum will be levied on the amount in arrears, resulting in the increase of the total outstanding balance.
- In the event of you defaulting on any two (2) cumulative monthly instalments during the duration of the Facility, the Bank shall at its discretion be entitled to vary the Prescribed Rate to 8.0% per annum above the BLR on daily rests or such other rate as the Bank may prescribe on the balance outstanding.
- The Bank may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility.
- Legal action will be taken if you fail to respond to reminder notices given by the Bank.
- Legal action against you may affect your credit rating and this will cause your credit to be more difficult or expensive to you.

#### **6. What if I fully settle the loan before its maturity?**

In the event of early redemption, you are required to reimburse the Guarantee Fee(s) in full to the Bank which the Bank has paid in advance to Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) for that year

#### **7. Do I need any insurance coverage?**

Mortgage Decreasing Term Assurance (MDTA) / Mortgage Reducing Term Takaful (MRTT) is optional.

#### **8. What do I need to do if there are changes to my contact details?**

It is important that you inform the Bank of any changes in your contact details to ensure that all correspondence reaches you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.

#### **9. Where can I get assistance and redress?**

- If you have any difficulties in making repayments, you should contact the Bank earliest possible to discuss repayment alternatives. You may contact our Collection Centre at:

Credit Control Dept., Hong Leong Bank Berhad, Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46100 Selangor.

Tel: 03-7959 1888 Email: [hlbsmerecovery@hlbb.hongleong.com.my](mailto:hlbsmerecovery@hlbb.hongleong.com.my)

Should you be interested to receive advisory from Khidmat Nasihat Pembiayaan @ CGC, please call 03-78800088 (Operating Hours : 8.30am – 5.30pm, Mon – Fri), email : [myknp@cgc.com.my](mailto:myknp@cgc.com.my) or visit [bnm.gov.my/MyKNP](http://bnm.gov.my/MyKNP)

- If you wish to provide feedback on the products or services provided by us, you may contact us at:  
Service Recovery & Complaint Resolution – Customer Experience, Hong Leong Bank, Level 13A,  
Menara Hong Leong, No.6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.

Tel: 03-7626 8899 Fax: 03-7946 8888 E-mail: [HLOnline@hlbb.hongleong.com.my](mailto:HLOnline@hlbb.hongleong.com.my)

- If your query or complaint is not satisfactorily resolved by the Bank, you may contact:  
Bank Negara Malaysia LINK or TELELINK at: Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.  
Tel: 1-300-88-5465 Fax: 03-2174 1515 E-mail: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

### 10. Where can I get further information?

Should you require additional information about Hong Leong SME GROW loan, please refer to [www.hlb.com.my](http://www.hlb.com.my).

### 11. Other loan packages available

- Hong Leong Branch Business Shop Loan
- Hong Leong Branch Business Housing Loan

### 12. How do I make my monthly repayment?

Making your monthly repayment is hassle free through:

- Standing instructions from your Hong Leong Bank / Hong Leong Islamic Bank current account
- Internet Banking ([www.hongleongconnect.my](http://www.hongleongconnect.my)) or via mobile phone app or tablet app
- Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG)\*

Alternative repayment methods include:

- ATM transfer to your financing account
- Bank in to your financing account via Cash Deposit Machine
- Cheque deposit to your financing account via Cheque Deposit Machine\*\*
- Make your payment over-the-counter at the nearest branch

Important:

\* Online IBG payment is RM0.10 per transaction.

\*\* Effective 2nd January 2015, RM0.50 cheque processing fee and RM0.15 stamp duty will be charged per cheque issued.

Subject to Government Taxes, if applicable.

### 13. Do I need a guarantor or collateral?

- One or more Guarantor is/are required.
- Guarantee in favour of the Bank by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) under the Guarantee Scheme(s) for 70% of the Facility Amount.

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENT ON YOUR SME GROW LOAN.**

This information provided in this disclosure sheet is valid as at

11/October/2023