

## PROPERTY LOAN/ FINANCING-i SERVICE CHARTER

We commit to conduct our business and serve you with integrity and reliability, promptly, by understanding your needs and being there for you at all times. Our Property Loan/Financing-i Service Charter outlines the service standards we provide and information on how to reach us for feedback if our services do not meet your expectations, enabling us to serve you better. Your feedback of our service is very important to us.

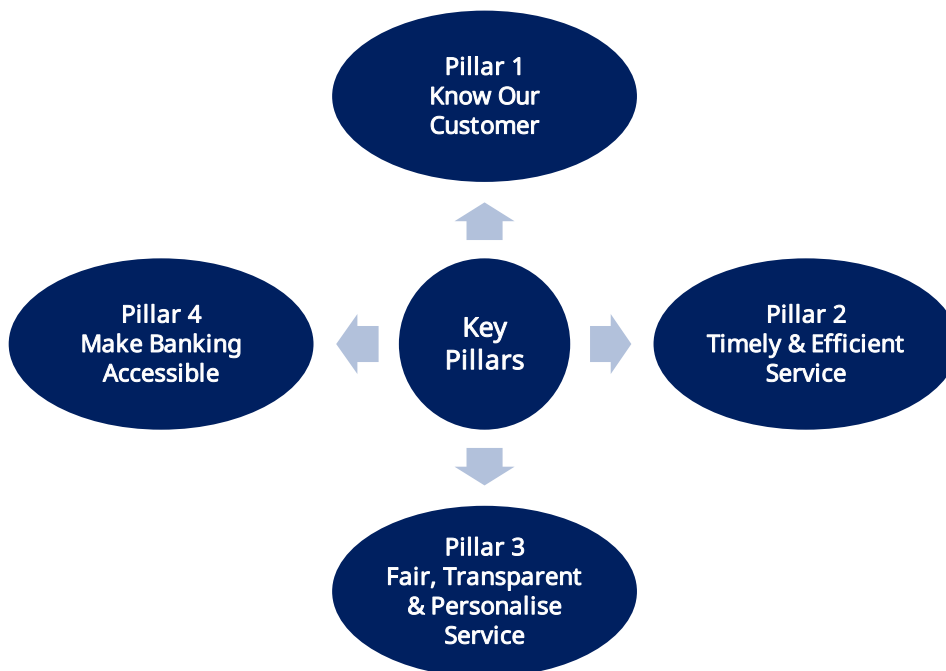
## STANDARDS OF SERVICE

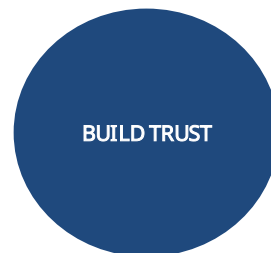
As we work towards improving our standards of service, we aim to provide efficient and effective Property Loan/Financing-i services to our customers. To this end, we have set out service time frames within which you, as our customer, can expect us to deliver the respective services better.

These standards will be applicable for property loan products by Hong Leong Bank Berhad and property financing-i products by Hong Leong Islamic Bank Berhad.

## KEY PILLARS

We will continuously work towards improving our Property Loan/Financing-i Standards of Service. Our Bank's relationship with customers will be guided by the following key principles:




**PILLAR 1: Know Our Customer**

We aim to personalize your experience by understanding your profile. This allows us to:

- Proactively anticipate your requirements.
- Offer products and services that suit your needs.

Commitment	Service Standards
<p>We strive to help customers find the right Property Loan/Financing-i products suitable their needs or profile</p>	<p>a. Our knowledgeable Sales Staff are available to serve you.</p> <p>b. We will guide you through the application process including filling out the application and consent forms for the disclosure of personal information and credit information.</p> <p>c. The Product Disclosure Sheet (PDS) and Fees &amp; Charges are displayed on our corporate website. Both are available in dual languages i.e. English and BM.</p> <p><u>Property Loan</u></p> <ul style="list-style-type: none"> <li>• PDS <a href="https://www.hlb.com.my/content/dam/hlb/my/docs/pdf/Personal/Loan/pds/individual-housing-shop-loan-pds-en.pdf">https://www.hlb.com.my/content/dam/hlb/my/docs/pdf/Personal/Loan/pds/individual-housing-shop-loan-pds-en.pdf</a></li> <li>• Fees &amp; Charges <a href="https://www.hlb.com.my/en/personal-banking/help-support/fees-and-charges/retail-loans.html">https://www.hlb.com.my/en/personal-banking/help-support/fees-and-charges/retail-loans.html</a></li> </ul> <p><u>Property Financing-i</u></p> <ul style="list-style-type: none"> <li>• PDS <a href="https://www.hlisb.com.my/content/dam/hlisb-new/my/docs/PropertyFinancing-i/hlisb-mg-i-pds-en.pdf">https://www.hlisb.com.my/content/dam/hlisb-new/my/docs/PropertyFinancing-i/hlisb-mg-i-pds-en.pdf</a></li> <li>• Fees &amp; Charges <a href="https://www.hlisb.com.my/en/personal-i/help-support/fees-and-charges/retail-financing.html">https://www.hlisb.com.my/en/personal-i/help-support/fees-and-charges/retail-financing.html</a></li> </ul> <p>d. The PDS is provided to you:</p> <ul style="list-style-type: none"> <li>• upon the introduction of the facility to you; and</li> <li>• before/upon your acceptance of the facility.</li> </ul> <p>e. We will advise you on the required mandatory or/and additional/supporting documentations needed during the application process.</p> <p>f. We will be in touch with you to verify and confirm the application to protect you from possible fraud.</p> <p>g. You may also drop us an email for any Property Loan/Financing-i related queries at <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a></p> <p>h. If you choose to accept our facility, you may direct any enquiry that you may have on your legal documentation or facility agreement to the appointed lawyers for professional legal advice.</p> <p>i. If your facility requires the property to be valued, you may also seek clarification on your property valuation matters from the appointed valuer firms.</p>

**PILLAR 2: Timely & Efficient Service**

Deliver a Property Loan/Financing-i application service where customers are aware of:

- Processing timelines
- Steps/requisite documents involved in executing their instructions.

80% of the  
customers are  
served within  
stipulated service  
standards

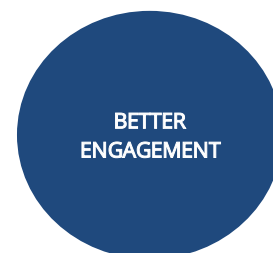
Commitment	Service Standards
We will set a clear expectation on processing timelines in attending Property Loan/Financing-i applications	a. Turnaround time for Individuals Property Loan/Financing-i Application is within 2 working days upon receipt of full and complete documents from you. b. If there is any revision to the facility, we will provide advance notice for the following: <ul style="list-style-type: none"> <li>• Revision of Monthly Instalment: within 7 calendar days for both upward or downward adjustment.</li> <li>• Revision of the Terms and Conditions: within 21 calendar days.</li> </ul> c. We will notify or communicate with you via written notice, Short Messaging Service (SMS), email or such other appropriate means.
We will address your Property Loan/Financing-i related complaints/issues promptly and consistently	a. You can always contact us at <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a> for any unresolved issues and matters. b. We will acknowledge your email within 24 hours on business days. Correspondence received outside of working hours will be acknowledged on the following working day. c. We will provide an update on the Bank's response within 4 working days from the date of receipt. d. We will provide a revised timeline if the issues cannot be resolved within the initial stipulated timeframe.

*Please note that complaints management is governed by the relevant guidelines issued by Bank Negara Malaysia (BNM).*

**PILLAR 3: Fair, Transparent & Personalise Service**

Foster better engagement by endeavouring to deliver a customer experience where the customer is:

- Given access to product- and service-related information
- Served by competent and knowledgeable Property Loan/Financing-i Sales staff who will strive to provide good service.



Commitment	Service Standards
<p>We are fair, open and transparent in our dealings</p>	<p>a. Information on our products and services is made available at our Bank websites:</p> <ul style="list-style-type: none"> <li>• Property Loan: <a href="https://www.hlb.com.my/en/personal-banking/loans.html?icp=hlb-en-all-menu-txt-loans">https://www.hlb.com.my/en/personal-banking/loans.html?icp=hlb-en-all-menu-txt-loans</a></li> <li>• Property Financing-i <a href="https://www.hlisb.com.my/en/personal-i/consumer-financing-i/property-financing-i.html?icp=hlisb-en-all-menu-txt-propertyloani">https://www.hlisb.com.my/en/personal-i/consumer-financing-i/property-financing-i.html?icp=hlisb-en-all-menu-txt-propertyloani</a></li> </ul> <p>b. The marketing of any MRTA/MRTT product requires a licensed personnel to assist and advise you on the coverage to suit your needs. However, you can always obtain general information on MRTA/MRTT from any of our staff.</p> <p>c. Our Privacy Notice is developed to assist you, in understanding how we collect, disclose, transfer and store your personal information and how we intend to deliver the rights and protection that you are entitled to. For more information you may refer to the Privacy Notice at our website (for both Property Loan/Financing-i): <a href="https://www.hlb.com.my/en/connect/privacy-en.html">https://www.hlb.com.my/en/connect/privacy-en.html</a></p> <p>d. You should be aware if you fail to fulfil your obligations, we may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice.</p> <p>e. Legal action will be taken if you fail to respond to reminder notices issued by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property is sold.</p> <p>f. Legal action against you may affect your credit score, leading to credit being more difficult or expensive to you.</p> <p>g. You should be aware of the various applicable laws and regulations including their amendments that affect you, your Property Loan/Financing-i application and agreement. These include, but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• National Land Code (Revised 2020)</li> <li>• Housing Development (Control and Licensing) Act 1966</li> <li>• Personal Data Protection Act 2010</li> <li>• Financial Services Act 2013</li> <li>• Islamic Financial Services Act 2013</li> <li>• Insolvency (Voluntary Arrangement) Rules 2017</li> </ul>

	<ul style="list-style-type: none"> <li>• Companies Act 2016</li> <li>• Solicitors' Remuneration Order 2023</li> <li>• Valuers, Appraisers, Estate Agents and Property Managers Act 1981</li> <li>• Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001</li> <li>• Unclaimed Moneys Act 1965</li> <li>• Strata Management Act 2013</li> <li>• Real Property Gains Tax Act 1976</li> </ul> <p>h. You may seek professional legal advice to clarify how these laws and regulations affect you and your Property Loan/Financing-i.</p>
<p>We train our Sales Personnel to have adequate knowledge to advise and assist you on Property Loan/Financing-i related products and services</p>	<p>a. Our Sales Staff are knowledgeable about our products and services.</p> <p>b. We practice ethical and responsible selling to ensure fair dealing and no misrepresentations or misleading statements.</p> <p>c. We furnish and provide you with relevant documents, including product information and terms and conditions and encourage you to read and understand them thoroughly before proceeding.</p> <p>d. We recommend products based on your needs and suitability.</p>
<p>We provide you with fair, responsible and professional treatment</p>	<p>a. We understand your needs.</p> <p>b. We handle your queries and/or instructions with the utmost professionalism. In all our interactions, we are committed to treating you fairly and responsibly, consistent with the high standards of conduct expected by financial consumers.</p> <p>c. We provide solutions tailored to your expectations and needs.</p> <p>d. We use simple, plain words and explanation when communicating with you.</p> <p>e. We will manage your complaint until a full resolution is reached.</p>


**PILLAR 4: Make Banking Accessible**

We offer an engagement model where customers are aware of:

- Multi-channel options
- Accessibility to these channels





Commitment	Service Standards
<p>We are easily accessible via various channels i.e. physically and virtually</p>	<p>We are here for you and easily accessible at your convenience via our various communication channels as follows:</p> <ul style="list-style-type: none"> <li>• Our branch network of close to 208 branches locally;</li> <li>• HL Contact Centre: 03-7626 8899</li> <li>• Website at <a href="http://www.hlb.com.my">www.hlb.com.my</a> / <a href="http://www.hlisb.com.my">www.hlisb.com.my</a></li> </ul> <p>If you have any difficulties in making payments for your Property Loan/Financing-i, you may contact the Bank earliest possible to discuss payment alternatives as follows:</p> <p>a. Consumer Collection Centre Address:</p> <ul style="list-style-type: none"> <li>• Consumer Collections, PJCT Level 2, Tower A, PJ City Development, 15A, Jalan 219, Section 51A, Petaling Jaya, 46200, Selangor</li> <li>• Consumer Collections, JB Level 5, Wisma Tiong Hua, No 8, Jalan Keris, Taman Sri Tebrau, 80050 Johor Bahru</li> <li>• Consumer Collections, Penang No 300, 2nd Floor, Jalan Jelutong, 11600 Penang</li> </ul> <p>b. Call: 03-7959 1888</p> <p>c. Email: <a href="mailto:CollsCustomerFeedback@hlbb.hongleong.com.my">CollsCustomerFeedback@hlbb.hongleong.com.my</a></p> <p>Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals:</p> <p>a. Address: Level 5 and 6, Menara Aras Jaya, Jalan Raja Laut, 50350 Kuala Lumpur.</p> <p>b. Contact AKPK at +603-2616 7766</p> <p>c. Website: <a href="http://akpk.org.my/contact-us">akpk.org.my/contact-us</a></p>
<p>We actively welcome your feedback and suggestions on how</p>	<p>You can provide feedback through the following channels:</p> <ul style="list-style-type: none"> <li>• Any of our branches</li> <li>• Contact centre at 03-7626 8899</li> <li>• Visit our website at <a href="http://www.hlb.com.my">www.hlb.com.my</a> / <a href="http://www.hlisb.com.my">www.hlisb.com.my</a></li> </ul>

we can serve you better	<ul style="list-style-type: none"><li>• Web Chat for live inquiries </li><li>• Social media to ensure that your voice is heard. As a result, we are able to respond in real time to both complaints and compliments to create better rapport with you.</li><li>• Conduct periodic surveys to gauge customer satisfaction as well as to identify areas for improvement.</li></ul>
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For any enquiries, you may contact us at:


**HLB Contact Centre**


 03-7626 8899

 HLOnline@hlbb.hongleong.com.my

For any complains, you may contact us at:

**Customer Advocacy**

 Level 13A, Menara Hong Leong  
No. 6, Jalan Damanlela, Bukit Damansara,  
50490 Kuala Lumpur.


 03-7626 8821 / 03-7626 8802 / 03-7626 8812


 customerservice@hlbb.hongleong.com.my

Alternate avenues are also available for you:

**BNMLINK Contact Centre**

(The complain resolution arm of Bank Negara Malaysia)

 BNMLINK  
4<sup>th</sup> Floor, Podium Bangunan AICB  
No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.


 1-300-88-5465 / +603-2174 1717 (Overseas) / +603-2174 1515 (Fax)


 bnmlink.bnm.gov.my

 www.bnm.gov.my

**Financial Markets Ombudsman Service**

(An independent body appointed by Bank Negara Malaysia to help settle disputes between customers and their financial institutions)

 14th Floor, Main Block,  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur.

 +603-2272 2811

 <https://complaint.fmos.org.my/index.php>

 www.fmos.org.my