



**MORTGAGE/PROPERTY 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 Mortgage/Property 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.

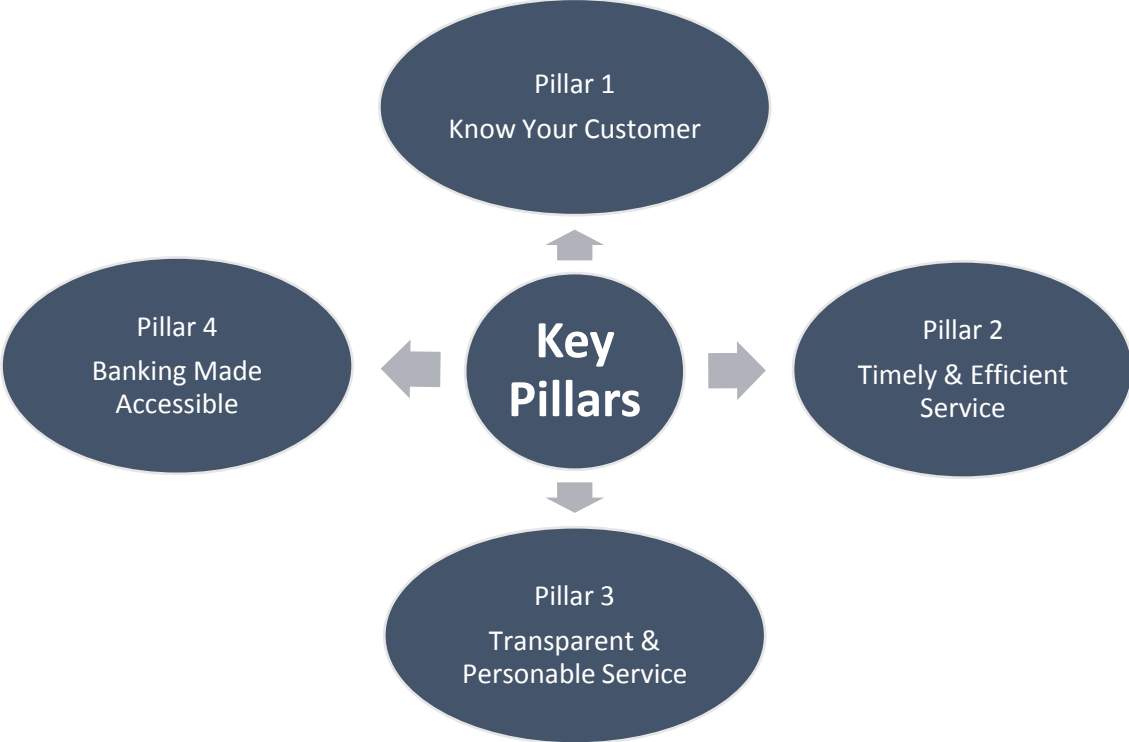
**STANDARDS OF SERVICE**

As we work towards improving our standards of service, we aim to provide efficient and effective mortgage/property 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.

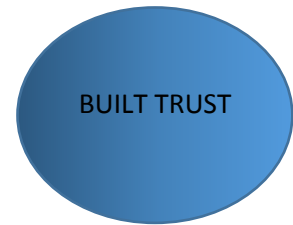
These standards will be applicable *for mortgage products by Hong Leong Bank and property financing-i products by Hong Leong Islamic Bank.*

**KEY PILLARS**

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



**PILLAR 1: Know Your Customer**



To understand the customer profile that enables the Bank to:

- Anticipate customer’s needs and preference.
- Offer products and services as per your requirements.

Commitment	Service Standards
<p>We strive to help customer to find the right mortgage/property financing-i products to suit his/her needs or profile.</p>	<ul style="list-style-type: none"> <li>• Our knowledgeable Mortgage/Property Financing-i Sales Staff will be available to serve you.</li> <li>• We will guide you through the application process including filling up the mortgage/property financing-i application form and consent form for the disclosure of personal information and credit information. 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.</li> </ul> <p><u>Mortgage</u></p> <ul style="list-style-type: none"> <li>• PDS - <a href="https://www.hlb.com.my/en/personal-banking/loans/property-loan/home-loan.html">https://www.hlb.com.my/en/personal-banking/loans/property-loan/home-loan.html</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/en/personal-i/consumer-financing-i/property-financing-i/cm-flexi-property-financing-i.html">https://www.hlisb.com.my/en/personal-i/consumer-financing-i/property-financing-i/cm-flexi-property-financing-i.html</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> <ul style="list-style-type: none"> <li>• The Product Disclosure Sheet is provided to you:               <ul style="list-style-type: none"> <li>• Upon mortgage/property financing-i facility being introduced to you</li> <li>• Upon mortgage/property financing-i facility being accepted by you</li> </ul> </li> <li>• We will advise you the loan /financing-i documentation needed or any additional / supporting documents required during the loan/financing-i application process.</li> <li>• We will be in touch with you to verify and confirm the application to protect you from possible fraud.</li> <li>• You may also drop us an email for any mortgage/property financing-i related queries at <a href="https://www.hlb.com.my/en/personal-banking/help-support/contact-us.html">https://www.hlb.com.my/en/personal-banking/help-support/contact-us.html</a></li> <li>• 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</li> <li>• If your facility requires the property to be valued, you may also seek clarification on your property valuation matters from the appointed valuer firms.</li> </ul>

**PILLAR 2: Timely & Efficient Service**

Deliver a mortgage/property financing-i application service where customers are aware of:

- Time that will be taken
- Steps/Requisite documents involved in executing their instructions.



Commitment	Service Standards
<p>We will set a clear expectation on time taken in attending Mortgage/Property Financing-i applications</p>	<ul style="list-style-type: none"> <li>• Mortgage/Property Financing-i Application Turnaround Time for mortgage loan/Property Financing-i Application (individual) is within 2 working days upon receipt of full and complete documents.</li> <li>• If there is any revision to the facility, we will notify you on the revision prior to the change:                             <ul style="list-style-type: none"> <li>• Within 7 calendar days for revision of the Mortgage/Property Financing-i reference rate for both upward or downward adjustment.</li> <li>• Within 21 calendar days for revision of the Mortgage/Property Financing-i Terms and Conditions.</li> </ul> </li> <li>• We will notify or communicate with you via a written notice, Short Messaging Service (SMS) or email.</li> </ul>
<p>We will address your mortgage/property financing-i related complaints/issues promptly and consistently.</p>	<ul style="list-style-type: none"> <li>• You can always contact us at <a href="mailto:customerservice@hlbb.hongleong.com.my">customerservice@hlbb.hongleong.com.my</a> for any unresolved mortgage/property financing-i issues and matters.</li> <li>• We will acknowledge your email within 24 hours if it is a working day. Otherwise the acknowledgement response will be on the next working day.</li> <li>• We will keep you informed on the Bank’s response within 4 working days from the date of receipt of a complaint.</li> <li>• We will provide a reasonable timeframe if the issues cannot be resolved within the stipulated timeframe.</li> </ul> <p><i>Please note that complaints management is governed by the relevant guidelines issued by Bank Negara Malaysia (BNM).</i></p>

### PILLAR 3: Transparent & Personable Service



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

- Given access to product- and service-related information
- Served by competent and knowledgeable mortgage/property financing-i sales staff who will strive to provide good service.

Commitment	Service Standards
<p>We are open and transparent in our dealings.</p>	<ul style="list-style-type: none"> <li>• Information on our products and services is made available at our Bank website : <u>Mortgage</u> <ul style="list-style-type: none"> <li>• <a href="https://www.hlb.com.my/en/personal-banking/loans.html?icp=hlb-en-home-menu-proploan#section-property-loan-1">https://www.hlb.com.my/en/personal-banking/loans.html?icp=hlb-en-home-menu-proploan#section-property-loan-1</a></li> </ul> </li> <li>• <u>Property Financing-i</u> <ul style="list-style-type: none"> <li>• <a href="https://www.hlisb.com.my/en/personal-i/consumer-financing-i/property-financing-i/cm-flexi-property-financing-i.html">https://www.hlisb.com.my/en/personal-i/consumer-financing-i/property-financing-i/cm-flexi-property-financing-i.html</a></li> </ul> </li> <li>• 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 always can obtain general information on MRTA / MRTT from any of our staff.</li> <li>• 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. For more information you may refer to the Privacy Notice at our website (for both mortgage and property 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></li> <li>• 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.</li> <li>• Legal action will be taken if you fail to respond to reminder notices given 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.</li> <li>• Legal action against you may affect your credit rating and this will cause your credit to be more difficult or expensive to you.</li> <li>• You should be aware of the various applicable laws and regulations including their amendments that affect you, your mortgage/property financing-i application and agreement, and these include, but not limited to the following: <ul style="list-style-type: none"> <li>• National Land Code 1965</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> <li>• Companies Act 2016</li> <li>• Solicitors’ Remuneration (Amendment) Order 2017</li> <li>• Valuers, Appraisers and Estate Agents Act 1981</li> <li>• Anti-Money Laundering and Anti-Terrorism Financing and</li> </ul> </li> </ul>


	<p>Proceeds of Unlawful Activities Act 2001</p> <ul style="list-style-type: none"> <li>• Unclaimed Money Act 1965</li> <li>• Strata Management Act 2013</li> <li>• Real Property Gains Tax Act 1976</li> </ul> <ul style="list-style-type: none"> <li>• You may seek professional legal advice to clarify how these laws and regulations affect you and your mortgage/property financing-i.</li> </ul>
<p>We train our Mortgage/Property Financing-i Sales personnel to have adequate knowledge to advise and assist you on mortgage/property financing-i related products and services.</p>	<ul style="list-style-type: none"> <li>• Our Mortgage/Property Financing-i Sales Staff are knowledgeable about our products and services.</li> <li>• We practise ethical and responsible selling to ensure fair dealing and no misrepresentations or misleading statements.</li> <li>• We furnish and give you relevant documents containing the product information and terms and conditions, and we ensure that you read and understand them</li> <li>• We recommend products based on your needs and suitability.</li> </ul>
<p>We provide you a fair, responsible and professional treatment</p>	<ul style="list-style-type: none"> <li>• We understand your needs</li> <li>• We handle your queries or instructions and we treat you fairly, responsibly and professionally when dealing with you. We deal with you in a manner consistent with reasonable expectations of fair conduct towards financial consumers</li> <li>• We provide options to meet your expectations and needs</li> <li>• We use simple, plain words and explanation when communicating with you</li> <li>• We attend to your complaint until it is resolved</li> </ul>

#### PILLAR 4: Banking Made 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, easily accessible at your convenience via our various communication channels available to you.</p> <ul style="list-style-type: none"> <li>• Our branch network of close to 250 branches locally;</li> <li>• Contact Centre at 03-76268899</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 mortgage/property financing-i, you may contact the Bank earliest possible to discuss payment alternatives.</p> <ul style="list-style-type: none"> <li>• Our Consumer Collection Centre at: Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor.</li> <li>• Contact collection centre at Tel: 03-7952 3388 Fax: 03-7873 8228 Email: <a href="mailto:MCC2@hlbb.hongleong.com.my">MCC2@hlbb.hongleong.com.my</a> or <a href="mailto:HLBBMPLMORTGAGE@hlbb.hongleong.com.my">HLBBMPLMORTGAGE@hlbb.hongleong.com.my</a></li> </ul> <p>Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara to provide free services on money management, credit counseling, financial education and debt restructuring for individuals.</p> <ul style="list-style-type: none"> <li>• Visit AKPK at: Tingkat 5 and 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur.</li> <li>• Contact AKPK at +603-2616 7766 or e-mail: <a href="mailto:enquiry@akpk.org.my">enquiry@akpk.org.my</a></li> </ul>
<p>We actively seek thoughts and suggestions on how banks can serve you better.</p>	<p>Provide channels for you to render feedback via:</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> <div data-bbox="874 1444 1193 1518" style="text-align: center;">  <span>Chat with us</span> </div> <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>

If you have enquiries, concerns or comments relating to mortgage/property financing-i please call, write or

e-mail us at:

Customer Advocacy

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

Phone : 03-7626 8801 / 03-76268802 / 03-76268812

E-mail : [customerservice@hlbb.hongleong.com.my](mailto:customerservice@hlbb.hongleong.com.my)

If you are not fully satisfied with our resolution, you may refer your matter to:

**ABMConnect**

(an avenue set up by The Association of Banks in Malaysia to handle public enquiries and complaints on banking matters)

Tel : 1-300-88-9980 (toll free number) or matters)

E-mail : [banks@abm.org.my](mailto:banks@abm.org.my)

Mailing Address

The Association of Banks in Malaysia

34th Floor, UBN Tower, 10 Jalan P

Ramlee,

50250 Kuala Lumpur

Fax : 03-2078 8004

Website : [www.abm.org.my](http://www.abm.org.my)

**AIBIM**

(an avenue set up by The Association of Islamic Banking Institutions in Malaysia to handle public enquiries and complaints on Islamic banking

matters)

Tel : 03-2026 8002 / 03-2026 8003 or

E-mail : [admin@aibim.com](mailto:admin@aibim.com)

Mailing Address

The Association of Islamic Banking

Institutions

4th Floor Menara Bumiputra 21 Jalan

Melaka

50100 Kuala Lumpur

Fax : 03-2026 8012

Website : [www.aibim.com](http://www.aibim.com)

**BNMTELELINK**

(a complaint resolution arm of Bank Negara Malaysia)

Tel : 1-300-88-5465 (LINK) (toll free number)

E-mail:

[bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

Mailing Address

Laman Informasi Nasihat dan Khidmat

(LINK)

Ground Floor, D Block

Jalan Dato' Onn

50480 Kuala Lumpur

Fax : 03-2174 1515

Website :

[www.bnm.gov.my/bnmmlink](http://www.bnm.gov.my/bnmmlink)

**Ombudsman for Financial Services:**

(an independent body set up to help settle disputes between financial to help service providers who are its members and the public)

Tel: 03-2272 2811

E-mail : [Enquiries@ofs.org.my](mailto:Enquiries@ofs.org.my)

Mailing Address :

Ombudsman For Financial Services

Level 14, Main Block, Menara Takaful

Malaysia

No.4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Fax : 03-2272 1577

Website : [www.ofs.org.my](http://www.ofs.org.my)

**SIDREC**

(an independent corporate body established for the settlement of monetary disputes between investors and SIDREC members who are Capital Market Service License Holders or are registered by the Securities Commission Malaysia for the following regulated activities)

Tel : 03-2282 2280

E-mail : [info@sidrec.com.my](mailto:info@sidrec.com.my)

Mailing Address

Securities Industry Dispute Resolution Centre

Unit A-9-1, Level 9, Tower A

Menara UOA Bangsar No.5, Jalan

Bangsar

Utama 1, 59000 Kuala Lumpur

Fax : 03-2282 3855

Website : [www.sidrec.com.my](http://www.sidrec.com.my)