

Guide: How to Request a Letter of No Objection from Bank for Tribunal Claims on Defective Vehicles.

If you have purchased a vehicle through a hire purchase agreement with us and encountered defects with your vehicle, you may pursue a claim through the Tribunal for Consumer Claims Malaysia. To proceed with your claim, you will need a Letter of No Objection from the Bank.

Below are the detailed steps on how to request this letter:

Step 1: Prepare the Required Documents

Please ensure you have the following documents and information ready:

1. Personal Identification Documents:
For Individuals: Photocopy of your MyKad (IC) or Passport.
For Non-Individual: Photocopy of the Business/Company Registration documents and guarantor's identification documents.
2. Description of Vehicle Defects:
Documentation such as repair receipts, inspection reports, photographs of the defect, and communication with the car dealer regarding the issue (if any).
3. Formal Request Letter: A written letter from you requesting the Letter of No Objection. This letter must be signed and include:
 - i. Your full name (as per the NRIC).
 - ii. Your Auto Loan/Financing-i Account Number.
 - iii. Details of the vehicle (make, model, and registration number).
 - iv. A brief explanation of the defect and your intent to file a claim with the Tribunal.
 - v. Your contact details (phone number, email, and mailing address).
 - vi. Copy of Hire Purchase/I Agreement (To confirm the vehicle is financed by Hong Leong Bank/Hong Leong Islamic Bank).
 - vii. Notice of Hearing from Tribunal Court of Claim Malaysia (if any)
 - viii. Method of delivery for the approved Letter of No Objection

Step 2: Submitting Your Request

Once you have prepared all the necessary documents, you can submit your request through one of the following methods:

A. Email to Auto Loan/Financing Department

Upon completion of the documents requested as per Step 1, you can email the original scanned copy of the request to: Hong Leong Bank Auto Loan/Financing Department Auto Waze (HLB) autowaze@hlbb.hongleong.com.my.

B. Visit a Hong Leong Bank/Hong Leong Islamic Bank Branch

1. Visit the nearest Hong Leong Bank/Hong Leong Islamic Bank branch using our [HLB Branch Locator](#).
2. Bring all the documents (stated in Step 1 above).
3. Meet with a Branch staff and submit your request. The staff will verify your documents and assist you with the request.
4. You may be required to complete a Letter of Authorisation Form if a third party is handling the request on your behalf.

Step 3: Processing Time

- Once we receive the complete documentation, it will take approximately **10 to 14 calendar days** for us to process the application.
- If additional information is required, we will contact you via the phone number or email provided.
- Upon approval, the Letter of No Objection will be sent to your mailing address as per the request letter or can be collected from any branch of your choice.

Sample Request Letter

Below is a template you can use to prepare your formal request letter:

[Your Name]
[Your Address]
[City, State, Postal Code]
[Phone Number]
[Email Address]
[Date]

Hong Leong Bank/Hong Leong Islamic Bank

Subject: Request for Letter of No Objection for Tribunal Claim on Defective Vehicle

Dear Sir/Madam,

I am writing to request a Letter of No Objection from Hong Leong Bank/Hong Leong Islamic Bank for the purpose of filing a claim with the Tribunal for Consumer Claims Malaysia regarding defects in my vehicle purchased under a Hire Purchase/i Agreement with your bank.

Below are the details of my hire purchase agreement:

1. Name: [Your Full Name as per NRIC]
2. NRIC: [IC Number]
3. Auto Loan /Financing-i Account Number: [Your Account Number]
4. Vehicle Make & Model: [Make, Model]
5. Vehicle Registration Number: [Registration Number]
6. Car Dealer Name: [Car Dealer Name]
7. Tribunal Court of Claim Location: [Name of Tribunal Court & Location]
8. Tribunal Claims Number: [Claim Number]

I have attached all the necessary documents for your review. Please process my request at your earliest convenience. If you require any further information, please do not hesitate to contact me at [Your Phone Number] or [Your Email Address].

Thank you for your assistance.

Yours sincerely,
[Your Name]

I would like to collect the letter at Branch : (Please state the Location of the Branch)

Important Notes

- The Letter of No Objection is required only if you intend to pursue legal action via the Tribunal.
- Any disputes or claims should first be discussed with the car dealer before pursuing legal action.

If you have further questions or need assistance, please email us at autowaze@hlbb.hongleong.com.my or visit any of our nearest HLB/HLISB branches.