

## Frequently Asked Questions for Individual Loan/Financing Products under HLB Loan/HLISB Financing Deferment Program

(Version 29 March 2020)

No	Question	Property Loan/Financing-i	ASB Financing-i	Auto Loan/Financing-i	Personal Loan/Financing-i
1	Does the automatic moratorium apply to ALL types of Loan/Financing-i?	<p>Yes, it applies to all types of loan/financing, conventional and Islamic, granted to Individuals with the following conditions:</p> <ul style="list-style-type: none"> <li>• must not be in arrears exceeding 90 days as at 1 April 2020, and</li> <li>• denominated in Malaysian Ringgit.</li> </ul> <p>Share financing and credit card balances are excluded from the Program.</p> <p>If you have late charges/compensation charges or miscellaneous charges owing on your loan/financing account, you are still eligible for the moratorium provided that your account meets the eligibility criteria mentioned above.</p>			
2	Does the moratorium apply for new loans/financing applied/ approved/ disbursed during the 6 months?	No, the moratorium applies only to any disbursed loan/financing sum and loan/financing accounts with disbursement before 1 April 2020.			
3	When is my next due date for repayment/payment under the automatic deferment?	Your next due date for repayment/payment is in October 2020.			
4	Does that mean my instalment or repayment/payment is higher after the moratorium?	Interest/profit will still continue to be billed during this moratorium period. Please note that the deferred instalments will not incur compounded interest/profit.			

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5	Can I opt-out of the moratorium and only make partial repayment/payment during the 6 months?	<p>By default, all eligible loan/financing accounts will get the 6 months deferment automatically.</p> <p>You can also choose to continue making your repayments/payments as usual, or whatever sums you can afford during the period. There are no late payment charges/compensation charges.</p> <p>You do not need to send in any opt-out request to the Bank.</p>			
6	What do I do with the Standing Instruction (SI) for the repayment /payment of my account?	<p><b>1. SI which you have given instructions to be set up by the Bank:</b> We will temporarily stop standing instructions (SI) for payments/repayments from your Hong Leong Current Account/-i or Savings Account/-i.</p> <p><b>2. SI which are set up by customers via Connect Online Banking:</b> You will need to change your standing instruction(s) on Connect Online Banking should you wish to defer your loan/financing instalments. Please remember to effect a new standing instruction for your repayments/payments before the end of the 6 months moratorium so that your repayments/payments are kept up to date after the moratorium ends.</p> <p><b>3. SI from current account/-i or savings account/-i from other banks.</b> Please amend the SI with the respective banks.</p> <p>Should you wish to make payments during the moratorium period, you have the flexibility of doing so via:</p> <ul style="list-style-type: none"> <li>a) online transfers; or</li> <li>b) our self-service terminals; or</li> <li>c) setting up another standing instruction via Connect Online Banking just for this moratorium period.</li> </ul> <p>Note: Unless you take actions on item 2 or 3 above (as the case might be) any payments we receive will go towards meeting the monthly repayments/payments.</p> <p>If you have a loan/financing which is automatically deducted from your salary, and if you wish to participate in the moratorium, you need to inform your company to stop the salary deduction and the bank to stop any SI.</p> <p>For MyCoop Loan/ Financing and Pension Financing that are being paid for via salary/pension deduction, we are making arrangements for salary/pension deductions to be suspended during this period. If you wish to continue paying for your loan/financing during the moratorium, please make payments directly to the bank.</p>			

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7	I have an OD/Cashline-I facility. Does the moratorium apply to me?	<p>Yes, for OD/Cashline-i facilities with scheduled or contractually due payments.</p> <p>Interest / profit will continue to be billed during this period but payments due during the 6 months moratorium period will be deferred to 1 October 2020.</p> <p>OD/Cashline-i facilities on scheduled reduction will also have the scheduled limit reduction deferred by 6 months re-commencing on 1 October 2020.</p> <p>ODs secured by shares will be eligible for the program subject to topping up arrangements as per current but interest billed can be deferred during the moratorium period and will be due on 1 October 2020.</p>			
8	I have more than 1 loan/financing account with the bank.  Can I opt out of the moratorium for only some, and not all of the loan/financing accounts?	Yes, you can elect to make repayment/payment to any of your loan/financing account.			
9	My account is currently 1 month overdue, will the Bank charge any Late Payment Interest / Compensation Charges during the moratorium period?	No, there will be no additional Late Payment Interest / Compensation Charges imposed on the deferred amount during the moratorium period.			
10	Since my loan/financing is under the automatic deferment package, will my CCRIS records be adversely affected?	<p>No, there will not be any adverse effect to your CCRIS record during the moratorium period.</p> <p>However, if your account is 1 month in arrears and above at the point the deferment program starts, your CCRIS will maintain the same record during moratorium period.</p>			
11	My loan/financing is in default, can I qualify? Can loans/financing under rescheduling and restructuring (R&R) program be eligible for the deferment package?	<p>Loans/financing accounts that are already more than 90 days in arrears as at 1 April 2020, will not qualify for the deferment. Borrower/customers are advised to approach us to seek assistance by contacting our Consumer Collection Centre at:</p> <p>Tel: +603-79591888</p> <p>Email: <a href="mailto:CollsCustomerFeedback@hbb.hongleong.com.my">CollsCustomerFeedback@hbb.hongleong.com.my</a></p> <p>Loans/financing under R&amp;R program(s) is/are also eligible for the deferment provided your account meets the eligibility criteria mentioned in Question 1.</p>			

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12	If my loan or financing is under the automatic deferment package, would I still be eligible to apply any new financing from Banks during the moratorium?	Yes. You are still eligible to submit any new loan /financing application during the moratorium period subject to your affordability and to be assessed by the bank accordingly.			
13	My loan/financing account is currently 10 months overdue, can I opt in for this loan / financing payment deferment package?	No, you are not eligible under this automatic deferment package. However, if you would like to discuss any other payment plans, you may contact/email our Consumer Collection Centre at Tel: +603-79591888 Email: <a href="mailto:CollsCustomerFeedback@hlbb.hongleong.com.my">CollsCustomerFeedback@hlbb.hongleong.com.my</a>			
14	If I participate in the deferment package, will I receive Reminder Notice / Legal Letters from the Bank during the moratorium?	No, as your loan/financing is automatically opted in for the deferment package, there will not be any reminder notices/legal letters during this moratorium period.			
15	I have late charges/compensation charges or miscellaneous charges owing on my account. Is my account eligible for the moratorium?	Yes, provided that your account meets the eligibility criteria mentioned in Question 1.			
16	Can I settle or redeem my loan/financing during this moratorium period?	Yes, unless your facility contains specific conditions on this matter in your loan/financing agreement (i.e. terms and conditions contain a property sale moratorium that has not expired during this period e.g. Skim Rumah Pertamaku).			
17	Do I need to pay for other fees and charges for the loan/financing account?	Yes, the moratorium applies only to loan/financing repayment/payment and late payment / compensation charges.  Examples of scenarios: 1. Fire Insurance/takaful for property loan/financing: you still need to pay for fire insurance/takaful premiums/contributions. You must always ensure that the property under financing is adequately covered with fire insurance/takaful. 2. Monthly maintenance fee for the MortgagePlus Current Account will continue to apply as usual and we may debit your loan account accordingly			

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		3. For MDTA / MRTT: Where MDTA/MRTT is financed into your loan / financing, the moratorium applies to the repayment/payment. If you have self-financed MDTA / MRTT due during this time, you will need to ensure that you honour the obligations including the payment of the premium/contribution.			

Following the people movement restrictions during the MCO period, we would encourage you to contact us to discuss any of these items via the contact details provided hereunder:

1. **For general enquiries on HLB/HLISB Loans/Financing Moratorium/Deferment Programs:**  
HLB Customer Hotline: 603-7626 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)  
Email: [HOnline@hlbb.hongleong.com.my](mailto:HOnline@hlbb.hongleong.com.my)
2. **For Bank Negara Malaysia Special Relief Fund for SME Affected by Covid-19:**  
HLB Customer Hotline: 603-7626 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)  
Email: [HOnline@hlbb.hongleong.com.my](mailto:HOnline@hlbb.hongleong.com.my)
3. **For request to lower your instalment payment amount due after the Moratorium Period:**  
HLB Customer Collections: 603-7959 1888 (8.45am – 5.45pm, Mon-Fri)  
Email: [CollsCustomerFeedback@hlbb.hongleong.com.my](mailto:CollsCustomerFeedback@hlbb.hongleong.com.my)
4. **For requests to maintain repayments/payments unchanged during the Moratorium Period:**  
HLB Customer Hotline: 603-7626 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)  
Email: [HOnline@hlbb.hongleong.com.my](mailto:HOnline@hlbb.hongleong.com.my)

Thank you for kind patience and cooperation.

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