

**FAQs for HLB/HLISB Payment Relief Assistance Plans
Individual Customers**

| No | Question | Answer |
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| 1. | Is the Bank providing any help for customers who cannot make payment after the end of the moratorium? | <p>Yes, as some customers will need further assistance, we are here to help.</p> <p>If you think you may experience some difficulties in restarting your regular instalment payments, please reach out to us now so you can get the assistance you need. Rest assured that we're here to help you with our Payment Relief Assistance Plans based on your circumstances.</p> <p>Our Payment Relief Assistance Plans includes the following specific assistance:</p> <ol style="list-style-type: none"> 1. Loss of employment: <ul style="list-style-type: none"> • The Bank will extend additional 3-months payment deferment to customers who have lost their jobs as a result of the COVID-19 pandemic. The Bank will reassess your position before the end of the 3-month period to see if further assistance is required. 2. Reduction in income due to the pandemic: <ul style="list-style-type: none"> • The Bank will extend a commensurate reduction in customers' monthly loan/financing instalment(s) for a period of 6-month, starting 1st October, 2020. The Bank will assess the customers' financial position before the end of the 6-month period to support customers who still need further assistance. <p>We would like to assure customers that our targeted Payment Relief Assistance Plans will remain available for those whose incomes have been affected by COVID-19.</p> <p>Should your financial circumstances change down the road, you will still be able to apply for our Payment Relief Assistance Plans until 30th June 2021.</p> |
| 2. | How do I know if I qualify for one of the HLB Payment Relief Assistance Plans? | <p>If your income/revenue or employment is affected due to COVID-19 and you're facing difficulties making regular payments come October 1, please reach out to us now so you can get the assistance you need. Rest assured that we're here to help you with our HLB Payment Relief Assistance Plans based on your circumstances.</p> |
| 3. | What is the duration of the individualised assistance? | <p>As this is an individualised plan to suit each customer's situation, the duration of the assistance will depend on the kind of assistance you need. Our goal is to help you through this challenging time.</p> |
| 4. | Is loan/financing deferment part of the assistance? | <p>Please be rest assured that our policies are flexible enough to provide assistance to suit the particular situation that you may be facing.</p> |

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| | | This may include further deferment of loan/financing instalments and/or restructuring and rescheduling of payments. |
| 5. | Can I seek help for my credit card balance? | <p>We will continue to offer our credit card customers the option to convert their outstanding balances into a term loan through the HLB Credit Card Relief Conversion Plan until 31 Dec 2020. Customers can convert their outstanding balances into smaller instalments at an effective interest rate of 13% p.a. for 36 months (Flat interest rate 7.1% p.a.).</p> <p>Note:</p> <ul style="list-style-type: none"> • Each principal card is only entitled for 1 Conversion Plan during the moratorium period, between 1 April 2020 to 30 June 2021. • Customers who have already converted their credit card outstanding balance to Relief Conversion Plan previously and need further help on payment, please refer to question no 7. |
| 6. | Where can I find more information about starting repayment and or/payment assistance? | <p>You can reach out to the Bank by calling our hotlines, emails or visiting our Branches:</p> <ul style="list-style-type: none"> • HLB Customer Collections: 603-79591888 (Mon-Thurs, 8.45am-5.45pm, Friday 8.45am – 4.45pm) • HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 6.00pm – Only for C19 Mora/Payment Relief Assistance) • For Hire Purchase/Hire Purchase-i, Mortgage/Property Financing-i, Personal Loans/Personal Financing-i, ASB Financing-i, Overdraft/Cashline-i/Share Margin Financing/Overdraft Secured by Unit Trust / Credit Card with Relief Conversion Plan >>paymentrelief@hlbb.hongleong.com.my • Email for SME/Corporate >>sme@hlbb.hongleong.com.my • Walk in to any branches • Contact your Relationship Manager |
| 7. | What kind of payment assistance plans are available? | <p>Below are the payment assistance plans available for customers affected by COVID19:</p> <p><u>Specific assistance for lost of employment and reduction in income:</u></p> <ol style="list-style-type: none"> 1. Loss of employment: <ul style="list-style-type: none"> • The Bank will extend additional 3-months payment deferment to customers who have lost their jobs as a result of the COVID-19 pandemic. The Bank will reassess your position before the end of the 3-month period to see if further assistance is required. 2. Reduction in income due to the pandemic: <ul style="list-style-type: none"> • The Bank will extend a commensurate reduction in customers' monthly loan/financing instalment(s) for a period of 6-month, starting 1st October, 2020. The Bank will assess the customers' financial position before the |

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| | | <p>end of the 6-month period to support customers who still need further assistance.</p> <table border="1" data-bbox="735 293 1508 2038"> <tr> <td data-bbox="735 293 906 2038">Individual Customers</td> <td data-bbox="906 293 1508 2038"> <p>1. For Mortgage/ Property Financing-i/ Business Cash Loan (BCL)</p> <p>a) Interest / profit payments only for a period of up to 15 months (October 2020 to December 2021) and thereafter to revise the monthly instalment upwards based on the remaining tenure and outstanding balance.</p> <p>b) Reduction in the monthly instalment payments to suit your specific circumstances, e.g. 25%, 50% to 75% reduction from your existing monthly instalments. The remaining tenure of the loan/financing will be extended accordingly.</p> <p>c) Step up instalment payment plan up to 2 years and there after the monthly instalments will be revised upwards based on the remaining tenure or an extension in the tenure and outstanding balance of the loan/financing at that point of time.</p> <p>d) Extended moratorium for an additional limited period. Interest/profit will be charged on the deferred instalments and subject to the terms and conditions apply (e.g.: Customers who are unemployed / under retrenchment/ unpaid leave/ significant reduction in income, e.g. >50%).</p> <p>2. For Overdraft account/Cashline-i account</p> <p>a) Conversion of overdraft/cashline-i amount to term loan.</p> <p>3.For Hire Purchase/Hire Purchase -i, Personal loan/Personal Financing-i, ASB Financing-i, Credit Card with Relief Conversion Plan</p> <p>a) Reduction in the monthly repayments to suit your specific circumstances, e.g. 25%, 50% to 75% reduction from your current month instalment. The remaining tenure of the loan/financing will be extended accordingly. Interest/Profit will be charged on the deferred portion of your monthly instalment.</p> <p>b) Extended moratorium for an additional limited period. Interest/profit will be charged on the deferred instalments and subject to the terms</p> </td> </tr> </table> | Individual Customers | <p>1. For Mortgage/ Property Financing-i/ Business Cash Loan (BCL)</p> <p>a) Interest / profit payments only for a period of up to 15 months (October 2020 to December 2021) and thereafter to revise the monthly instalment upwards based on the remaining tenure and outstanding balance.</p> <p>b) Reduction in the monthly instalment payments to suit your specific circumstances, e.g. 25%, 50% to 75% reduction from your existing monthly instalments. The remaining tenure of the loan/financing will be extended accordingly.</p> <p>c) Step up instalment payment plan up to 2 years and there after the monthly instalments will be revised upwards based on the remaining tenure or an extension in the tenure and outstanding balance of the loan/financing at that point of time.</p> <p>d) Extended moratorium for an additional limited period. Interest/profit will be charged on the deferred instalments and subject to the terms and conditions apply (e.g.: Customers who are unemployed / under retrenchment/ unpaid leave/ significant reduction in income, e.g. >50%).</p> <p>2. For Overdraft account/Cashline-i account</p> <p>a) Conversion of overdraft/cashline-i amount to term loan.</p> <p>3.For Hire Purchase/Hire Purchase -i, Personal loan/Personal Financing-i, ASB Financing-i, Credit Card with Relief Conversion Plan</p> <p>a) Reduction in the monthly repayments to suit your specific circumstances, e.g. 25%, 50% to 75% reduction from your current month instalment. The remaining tenure of the loan/financing will be extended accordingly. Interest/Profit will be charged on the deferred portion of your monthly instalment.</p> <p>b) Extended moratorium for an additional limited period. Interest/profit will be charged on the deferred instalments and subject to the terms</p> |
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| | | <p>and conditions apply (eg: Customers who are unemployed / under retrenchment/ unpaid leave/ significant reduction in income, eg >50%).</p> <p>As this is an individualised plan to suit each customer's situation, we will assess your financial condition, affordability and the account status to come out with a payment assistance plan that suits you.</p> |
| 8. | How will this impact my credit rating in CCRIS? | <p><u>If your account is less than 90 days in arrears and your financial is impacted by the Covid-19 pandemic.</u></p> <p>Your account will not be reported as <i>Rescheduled and Restructured (R&R)</i> in Central Credit Reference Information System (CCRIS).</p> <p><u>If your account is 90 days in arrears and above</u></p> <p>Your account will be reported as <i>Rescheduled and Restructured (R&R)</i> in Central Credit Reference Information System (CCRIS).</p> |
| 9. | What if I am not eligible to enrol into any of the HLB Payment Relief Assistance Plans, will there be any other alternative plan that the bank can assist me with? | <p>We understand your concern and we're here to help you. We will assess your financial condition, affordability and the account status to come out with a payment assistance plan that suits you.</p> <p>If you require an independent assessment of your situation, you can contact Credit Counselling and Debt Management Agency/Agensi Kaunseling Dan Pengurusan Kredit (AKPK) which was established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. For enquiry, please call 03-26167766 or visit AKPK customer portal at www.akpk.org.my</p> |
| 10. | If my financial condition is not affected, can I apply for one of the HLB Payment Relief Assistance Plans? | <p>We encourage you to restart your payments as your ability to repay/pay your loans/financing has not been impacted.</p> <p>You can contact the Bank to discuss rescheduling and restructuring your facility if you wish. We will require the following from you:</p> <p>For individual customers: latest 3 months payslips.</p> <p>For SME clients, 6 months of your latest bank statements on your operating account(s)</p> |

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| 11. | Will my loan/ financing tenure be extended if I wish to enrol for one of the HLB Payment Relief Assistance Plans? | We will assess your financial condition, affordability and the account status to come out with a payment assistance plan that suits you which may requires to extend the loan/financing tenure, so as to keep monthly instalments at an affordable level. |
| 12. | Do I need fill up any application form? | Yes, you are required to fill up a simple application form – available on the website and our branches. |
| 13. | Do I need to submit any supporting documents when I apply for one of the HLB Payment Relief Assistance Plans? | No, you do not need to submit any supporting documents. However, you are required to declare your current income, employment information and nature of cashflow impact. We encourage you to provide us with available documents that you may have, such as cessation of employment; reduction of salary etc. |
| 14. | Do I need to sign any Supplementary Letter of Offer (SLO)? | <p>If there is an extension of loan/ financing tenure, we will send you a SLO in order to indicate the revised terms. We will endeavour to do this in a simple manner and utilise digital tools to expedite the execution process.</p> <p>The Bank will contact you via phone/email you the copy of the SLO for your required action.</p> |
| 15. | If there is a joint borrower/customer involved, is the joint borrower/customer required to fill up the application form/ perform acceptance of the Supplementary Letter of Offer as well? | It is not compulsory for Joint Borrower(s)/Customer(s) to fill in the application form. However, all borrowers/customers must execute the Supplementary Letter of Offer when the application is approved. |
| 16. | If one of the joint borrower/customer is deceased, can the primary borrower/customer fill up the application form/ Supplementary Letter of Offer by himself / herself? | <p>Yes, you can fill up the application form and proceed first.</p> <p>*Note: If you do not have the copy of the LA / Grant of probate of the deceased during application, you may forward to us a copy during the execution of the Supplementary Letter of Offer.</p> |
| 17. | What if there is a Guarantor? Does the guarantor need to fill up the application form as well? | No. But the guarantor might be required to provide additional information to support the Payment Relief Assistance request. |
| 18. | Is the Guarantor required to sign the Supplementary Letter of Offer? | <p><u>For Mortgage / Property financing-i / Hire Purchase/ Hire Purchase -i / Business Cash Loan (under Private Limited Companies)/Partnerships</u></p> <p>The Guarantor who will be signing the Supplementary Letter of Offer would be the appointed person stated in the Board's</p> |

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| | | <p>Resolution or Partnership Mandate, whichever is relevant. A copy of the Board's Resolution or Partnership Mandate is to be provided to the Bank.</p> <p><u>Hire Purchase/ Hire Purchase -i under individual name or Sole Proprietor</u></p> <p>The Guarantor is required to sign the Guarantor Consent letter upon acceptance of the Supplementary Letter of Offer.</p> |
| 19. | How do I know that my application is being reviewed by the Bank? | You will be contacted by the Bank within 5 working days upon receipt of your application. |
| 20. | How do I know that if the bank has approved / rejected my application for the HLB Payment Relief Assistance Plan? | You will receive an SMS notification/email from the Bank to inform you on the status of your application. |
| 21. | When do I have to start servicing/paying the new instalment amount? | If there is a payment to be made, under the agreed assistance plan, the commencement date of the new instalment amount will start from October 2020. |
| 22. | Does this program apply to newly approved / disbursed loans/financings? | Generally no if the facility was approved after 1 st April 2020. However, you may contact the Bank and the Bank will assess your financial situation and affordability and provide the right assistance to suit the particular situation that you may be facing. |
| 23. | Is there any processing fee that will be charged to my account if I enrol for the payment assistance plan? | RM10.00 as Stamping Fees will be charged to your account for the stamping of your Supplementary Letter of Offer (SLO). |
| 24. | BNM currently has reduced the Overnight Policy Rate (OPR)? Will my revised instalment be calculated based on the current rate changes? | Yes, the revised instalment amount will be calculated based on the latest Base Lending Rate (BLR) / Islamic Financing Rate (IFR)/ Base Rate (BR) / Islamic Base Rate (IBR) rate applicable to the account. |
| 25. | Will there be any penalty/interest/compensation charges charged to my loan/financing in the event I default after I enrol into one of the HLB Payment Relief Assistance Plans? | <p>Yes, there will be a penalty/interest/compensation charges charged to your loan/ financing account in the event of you default on the approved HLB Payment Relief Assistance Plan.</p> <p>The terms & conditions in your Original Letter of Offer remains unchanged.</p> <p>Eg.</p> |

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| | | <p>a) Late payment interest (LPI) / Compensation charges (LPC)</p> <p>b) Punitive repricing charges for Mortgage loan (whichever applicable).</p> <p>As such, you are advised to ensure prompt payment in servicing/paying your monthly instalment payments.</p> |
| 26. | I am a bankrupt. Am I eligible to enrol in to the HLB Payment Relief Assistance Plan? | Yes, you are eligible. However, you will need to obtain consent from the Official Assignee (OA) in the Department of Insolvency before enrolling for the HLB Payment Relief Assistance Plan. |
| 27. | Can I opt out from the HLB Payment Relief Assistance Plan in the event my financial status recovers? | Yes, you can choose to opt out from the HLB Payment Relief Assistance Plan. Let us know promptly when you can re-instate / re-start the original instalment payments and we will make the necessary arrangements. |
| 28. | How do I know that I have successfully opted out from the Plan? | A notification letter will be issued to you to inform you of the new monthly instalments. You need to pay the new instalments by the due date. |
| 29. | Will there be any interest/ profit charged on the deferred amount? | <p>The 3 months extension for unemployed borrowers will be done on the same terms as the 6-month auto-moratorium, as such, there will be no additional interest/profit charged.</p> <p>For other Plans, yes, there will be interest/profit charged on the revised loan/financing terms.</p> <p>We will notify you about the revised instalment amount.</p> |
| 30. | Any time limit of the application for this HLB Payment Relief Assistance Plans? | <p>There is no specific time limit, HOWEVER, you do need to contact us before the expiry of the 6-months moratorium as the next payment is due in October 2020.</p> <p>This means, you need to make arrangements with us prior to the October instalment payment date.</p> |
| 31. | Can I negotiate the interest/ profit rate? | We will assess your request according to your financial situation and affordability. |
| 32. | If my account is more than 90 days in arrears, can I apply for the HLB Payment Relief Assistance Plans? | Yes, we will process your application under Reschedule and Restructure Plan and your account will be reported as <i>Rescheduled and Restructured (R&R)</i> in Central Credit Reference Information System (CCRIS). |
| 33. | My Mortgage/Property Financing/Auto financing/Personal | The insurance/takaful coverage will remain intact for the original financing tenure of the facility. If you wish to extend the |

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| | financing/ASB Financing is protected with insurance/takaful coverage for the entire financing tenure. Following the Moratorium, my financing tenure has been extended beyond the original maturity of the financing. What will happen to the insurance/takaful coverage? | insurance/takaful coverage for the extended period, please contact us. Additional insurance/takaful cost will be imposed for the extension of the protection coverage. |
| 34. | Will the Bank be paying for the additional cost for extending the insurance/takaful coverage? | No, you will have to pay for the additional cost for extending the insurance/takaful coverage. |

You can reach out to the Bank by calling our hotlines, emails or visiting our Branches:

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- Email for SME/Corporate >>sme@hlbb.hongleong.com.my
- Walk in to any branches
- Contact your Relationship Manager