

**Frequently Asked Questions on Overdraft (OD) /Cashline-i /  
Share Margin Financing (SMF) / Overdraft Secured by Unit Trust (OD-UT)  
Deferment Program**

*(Version 30 March 2020)*

No.	Question	Answer
1.	I have a Share Margin Financing (SMF)/ Overdraft Secured by Unit Trust (OD-UT) facility. Does the moratorium apply to me?	<p>It applies to all Overdraft/Cashline-i, SMF and OD-UT facilities granted to individuals and disbursed prior to 1 April 2020.</p> <p>The deferment applies to the following during the moratorium period:</p> <p>(a) For OD/Cashline-i facilities:</p> <ul style="list-style-type: none"> <li>• Repayment/payment of principal (in part or in full) and interest/profit</li> <li>• Scheduled repayment/payment at fixed intervals</li> <li>• One-off lump sum payment</li> <li>• Balances in excess of the approved limit due to scheduled limit reduction, interest/profit charged to the account and commitment fee for conventional OD if any, as at 31 March 2020</li> </ul> <p>(b) For SMF and OD-UT, the balances in excess of the approved limit and in the event of shortfall where a scheduled or contractual payment(s) or one-off lump sum payment is required.</p> <p>It must also meet the criteria of not being in arrears exceeding 90 days as at 1 April 2020 and the facility has to be in Malaysian Ringgit.</p>
2.	Does the moratorium apply for new loans applied/ approved/ disbursed after 1 April 2020?	No. The moratorium is not applicable to loans disbursed after 31 March 2020.
3.	When am I expected to start paying my instalment again?	<p>Your next due date for repayment/payment is in October 2020.</p> <p>OD/Cashline-i facilities on scheduled reduction or lump sum reduction(s) will have the repayment/payment deferred by 6 months, re-commencing on 1 October 2020.</p>
4.	Does that mean the bank charge interest during the moratorium period?	Yes. The 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.
5.	Can I continue using my available trading/ drawing balance in the loan account during this moratorium period?	Yes, you can.
6.	When does the program start?	The program commences on 1 <sup>st</sup> April 2020 for a period of 6 months.
7.	How do I apply for this?	You do not have to apply for this as it will be automatically granted to eligible borrowers/ customers.
8.	Can I opt out from the deferment program?	Yes, you can opt out any time.

No.	Question	Answer
		No notice is required. You can just continue to pay your monthly interest/profit. Make the scheduled principal repayments/payments by the due date.
9.	How will this program impact on my loan/financing account?	<p><b><u>For OD/Cashline-i</u></b> You can continue to utilise the facility to the approved limit. Deferred interest/profit, commitment fee for conventional OD and other applicable interest/fees will be added to the outstanding balance. Balances in excess of the approved limit that is contractually due for repayment/payment will be deferred to 1 October 2020.</p> <p><b><u>For SMF / OD-UT</u></b> The deferment on repayment is only applicable to the amount in excess of your approved facility limit and in the event of shortfall when your collateral value is insufficient to cover the outstanding loan.</p> <p>Excess/ default interest charges during the moratorium period will be accrued and added to your outstanding balance after the moratorium period.</p> <p>After the moratorium deferment period, you are required to settle the excess/ shortfall.</p>
10.	When am I required to pay off the excess amounts again?	<p>You are required to pay off the excess amount(s) after the moratorium period, on 1<sup>st</sup> October 2020.</p> <p>If you foresee having challenges making the revised repayment/ payment, you should contact our Consumer Collection Centre for a discussion earliest possible, before the end of the moratorium, at:</p> <p>Tel: +603-79591888 Email: CollsCustomerFeedback@hlbb.hongleong.com.my</p>
11.	Can I make payments or settle my loan accounts during the moratorium period?	<p>Yes, you can.</p> <p>Overdraft / Cashline-i facilities may be reduced or pre-paid at any time during this period.</p>
12.	Will I still receive any Margin Calls during this moratorium period?	Yes. Existing margin call and force-selling terms remain unchanged.
13.	Will I still be subjected to commitment fee on the unutilized amount of my Overdraft account?	<p>Commitment fee for unutilised OD in excess of RM 250,000 as per the current terms and conditions will continue to apply during the deferment period.</p> <p>Commitment fee is not applicable for SMF.</p>
14.	Are there any additional charges to my loan?	The fees and charges that are applicable to the facility will continue to apply.
15.	Will my interest rate/profit rate be affected as the economy recovers in 6 months' time?	The Financing Reference Rates (Base Rate / Islamic Base Rate / Base Lending Rate / Islamic Financing Rate) fluctuates per changes to OPR. The contracted interest/profit rate will be adjusted accordingly to the changes in OPR. It will be higher if the OPR increases and vice versa.

No.	Question	Answer
		For fixed rate Islamic Cashline-i, the profit rate will remain unchanged.
16.	Does my loan/financing tenure increase?	The deferment program does not impact your loan tenure as OD/Cashline-i/SMF/ODUT are revolving credit facilities in nature, there is no definite loan tenure and is subjected to annual review by the Bank.
17.	Will there be any negative impact or adverse record on my CCRIS from this program?	There will not be any adverse changes to your CCRIS record during the moratorium period.  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 deferment period.
18.	Would I still be eligible to apply for any new loan/financing from Banks during the moratorium period?	Yes. You are still eligible to apply for new loan/financing application during the moratorium period subject to your affordability and to be assessed by the bank accordingly.
19.	Can I request for more than 6 months deferment?	No, the deferment program is only for the period of 6 months.  For OD/Cashline-i, if you foresee having challenges making the revised repayment/ payment, or if you wish to convert the facility in part or in whole after the moratorium period, you should contact our Consumer Collection Centre for a discussion earliest possible, before the end of the moratorium, at:  Tel: +603-79591888 Email: <a href="mailto:CollsCustomerFeedback@hlbb.hongleong.com.my">CollsCustomerFeedback@hlbb.hongleong.com.my</a>  For SMF, if you have difficulties in making repayments, you may contact our Share Financing Centre at the following address to discuss payment alternatives:  Tel: +603-2081 2890 Email: <a href="mailto:SMF_KLM@hlbb.hongleong.com.my">SMF_KLM@hlbb.hongleong.com.my</a>

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 the end of MCO)  
Email: [HLonline@hlbb.hongleong.com.my](mailto:HLonline@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 the end of MCO)  
Email: [sme@hlbb.hongleong.com.my](mailto:sme@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 the end of MCO)

Email: [HLonline@hlbb.hongleong.com.my](mailto:HLonline@hlbb.hongleong.com.my)

Thank you for kind patience and cooperation.

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