

**FAQs for Individual Customers Resuming Instalment Payments
starting 1st October 2020**

No.	Question	Answer
1.	With the end of Moratorium on 30 th September 2020 when is my next due date for payment?	<p>If you have participated in the moratorium, you will resume your regular instalment payments starting 1st October 2020.</p> <p>We will notify you by letter/email/SMS on your revised instalment amount from Sept 21, 2020.</p> <p>Please call our HLB/HLISB Contact Centre: 603-7626 8899 if you have not received any notification by Sept 26, 2020.</p>
2.	What can I do if I expect difficulties or will not be able to restart my regular payments from October 2020 onwards?	<p>1) We have 5 options of Payment Assistance Plans which can provide payment flexibility to suit your current financial situation, which you can apply online in a few simple steps. Please visit: https://www.hlb.com.my/en/personal-banking/news-updates/hlb-payment-relief-assistance-plan.html#relief</p> <p>2) Also, if you require an independent assessment of your financial situation, please 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.</p> <p>Just call 03-26167766 or visit the AKPK customer website at www.akpk.org.my</p>
3.	Do I need to notify the Bank to restart my instalment payment?	<p>No notification is needed as the moratorium automatically ends on 30th September 2020 and you should resume your regular instalment payments on the due date in October 2020.</p> <p>Please note that Late Payment Interest / Compensation Charges are applicable for overdue instalment payments beginning October 2020 if the payment is not made by the due date.</p>
4.	<p>What do I do with the standing instruction (SI) for the repayment/ payment of my account?</p> <p>If I don't have a SI, how do I pay?</p>	<ol style="list-style-type: none"> 1. If you had an existing SI set up by the Bank for you before 1st April 2020: We will automatically re-activate the standing instructions (SI) for payments from your HLB Current Account/-i or Saving Account/-i that was deactivated/paused during the moratorium period. 2. If you have deactivated the SI set up via Connect Online Banking: Please remember to set a new standing instruction for your repayments/payments before 1st October 2020 so that your repayments/payments are kept up to date after the moratorium ends. 3. If you have deactivated your SI from current account/-i or savings account/-i from other banks: Please set up a new SI with your respective bank.

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		<p>Should you wish to make payments without SI, you can:</p> <p>a) Do so via online transfers;</p> <p>b) Use our self-service terminals; or</p> <p>If you have financing which is automatically deducted from your salary, you want to make monthly instalment, you need to inform your company to do the salary deduction.</p> <p><u>MortgagePlus Loans Only</u> If you have a MortgagePlus Loan, please be reminded that you need to settle the outstanding amount of the Monthly Maintenance Fees (if any) as the Monthly Maintenance Fees shall continue to be payable, failing which it will become Miscellaneous outstanding charges in the loan account.</p>				
For Customers Who Participated in the Moratorium (6 months)		What will happen to my account on 1 st October 2020?				
5.	Personal Loan/Personal Financing-i	<table border="1"> <tr> <td data-bbox="678 873 1093 1668"> Personal Loan </td> <td data-bbox="1093 873 1508 1668"> Your Personal Loan facility tenure will be extended for the number of months required for you to: <ol style="list-style-type: none"> 1. Clear your deferred instalments, and; 2. Clear the accumulated Deferred Interest based on the assumption you do not pay more than your current monthly instalment going forward. We have notified you by letter/e-mail on the extension of your Personal Loan maturity date before the end of the moratorium. <p>Please call our HLB/HLISB Contact Centre: 603-7626 8899 if you have not received any notification by Sept 26, 2020.</p> </td> </tr> <tr> <td data-bbox="678 1668 1093 1982"> Personal Financing-i </td> <td data-bbox="1093 1668 1508 1982"> Your Personal Financing-i facility (except for variable rate Pension Financing-i) tenure will be extended for the number of months required for you to clear your deferred instalments. <p>We will notify you by letter/e-mail/SMS on the extension of your Personal Financing-i</p> </td> </tr> </table>	Personal Loan	Your Personal Loan facility tenure will be extended for the number of months required for you to: <ol style="list-style-type: none"> 1. Clear your deferred instalments, and; 2. Clear the accumulated Deferred Interest based on the assumption you do not pay more than your current monthly instalment going forward. We have notified you by letter/e-mail on the extension of your Personal Loan maturity date before the end of the moratorium. <p>Please call our HLB/HLISB Contact Centre: 603-7626 8899 if you have not received any notification by Sept 26, 2020.</p>	Personal Financing-i	Your Personal Financing-i facility (except for variable rate Pension Financing-i) tenure will be extended for the number of months required for you to clear your deferred instalments. <p>We will notify you by letter/e-mail/SMS on the extension of your Personal Financing-i</p>
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Personal Financing-i	Your Personal Financing-i facility (except for variable rate Pension Financing-i) tenure will be extended for the number of months required for you to clear your deferred instalments. <p>We will notify you by letter/e-mail/SMS on the extension of your Personal Financing-i</p>					

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			<p>maturity date from Sept 21, 2020.</p> <p>Please call our HLB/HLISB Contact Centre: 603-7626 8899 if you have not received any notification by Sept 26, 2020.</p> <p>For Pension Financing (variable rate), your instalments will be revised and hence, your financing tenure will not be extended.</p>
	Hire Purchase/Hire Purchase-i	Hire Purchase/Hire Purchase-i (Fixed Rate)	Your instalment amount remains unchanged, whilst the tenure is extended.
		Hire Purchase (Variable Rate)	<p>Your loan/financing tenure is extended and your instalment amount will change if there is a change to the Bank's Base Lending Rate (BLR).</p> <p>Accrued interest from 1 April to 30th September 2020 will be added to your final instalment amount or full settlement amount.</p>
		Industrial Hire Purchase	<p>Your instalment amount remains unchanged, whilst the tenure is extended.</p> <p>Starting 1st October 2020, deferred interest will be charged on the deferred instalments, if any, at a rate equivalent to the contractual rate (Annual Percentage Rate) of your existing facility until the deferred amount is fully settled.</p>
	Mortgage/Property Financing-i	For Conventional Mortgage The accumulated/deferred interest unpaid during the Moratorium will be added to your outstanding loan amount. To reduce your	

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		<p>outstanding loan amount, you can always reduce the accumulated/deferred interest unpaid by making extra payments.</p> <p>For Variable Rate account that is pegged to BR / BLR / FDR / KLIBOR, your account will be subject to instalment revision effective Oct 2020. The Revised Instalment amount is calculated based on interest rate as at 17 September 2020 (The changes of BR/BLR/FDR/KLIBOR were already effected on 12 May 2020 and 10 July 2020 respectively to your account), outstanding balance after adding the accumulated/deferred interest, minus payment made by you (up to 6 months instalment amount during 1 April 2020 to 8 September 2020) and remaining tenure.</p> <p>For Fixed Rate account, your account will also be subject to instalment revision effective Oct 2020. The Revised Instalment amount is calculated based on Fixed interest rate of your account, outstanding balance after adding the accumulated/deferred interest, minus payment made by you (up to 6 months instalment amount during 1 April 2020 to 8 September 2020) and remaining tenure.</p> <p>We will notify you by letter/email/SMS on your revised instalment amount from Sept 21, 2020.</p> <p>Please call our HLB/HLISB Contact Centre: 603-7626 8899 if you have not received any notification by Sept 26, 2020.</p> <p>For Property Financing-i The accumulated/deferred profit unpaid during the Moratorium will not be added to your outstanding principal balance but will be set off against instalment payments made 1st Oct 2020 onwards, after payment of overdue amounts (if any) and current month profit.</p> <p>For Variable Rate Account that is pegged to IBR / IFR, your account will be subject to instalment revision effective Oct 2020. The Revised Instalment amount is calculated based on profit rate as at 17 September 2020 (The changes of IBR/IFR were already effected on 12 May 2020 and 10 July 2020 respectively to your account), Outstanding principal balance, minus payment made by you (up to 6 months instalment amount during 1 April 2020 to 8 September 2020) and remaining tenure.</p> <p>For Fixed Rate Account, your account will also be subject to instalment revision effective Oct 2020. The Revised Instalment amount is calculated based on Fixed Profit Rate of your account, Outstanding principal balance, minus payment made by you (up to 6 months instalment amount during 1 April 2020 to 8 September 2020) and remaining tenure.</p> <p>We will notify you by letter/email/SMS on your revised instalment amount from Sept 21, 2020.</p>

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	ASB Financing-i Accounts	<p>The accumulated/deferred profit unpaid during the Moratorium will not be added to your outstanding principal balance but will be set off against instalment payments made 1st Oct 2020 onwards, after payment of overdue amounts (if any) and current month profit.</p> <p>Your account will be subject to instalment revision effective Oct 2020. The Revised Instalment is calculated based on profit rate as at 17 September 2020 (The changes of IBR were already effected on 12 May 2020 and 10 July 2020 respectively to your account), Outstanding principal balance, minus payment made by you (up to 6 months instalment amount during 1 April 2020 to 8 September 2020) and remaining tenure.</p> <p>We will notify you by letter/email/SMS on your revised instalment amount from Sept 21, 2020.</p> <p>Please call our HLB/HLISB Contact Centre: 603-7626 8899 if you have not received any notification by Sept 26, 2020.</p>						
For Customers Who Made Some Payments during the Moratorium		What will happen to my account on 1st October 2020?						
6.	I have made some Advance Payment during the moratorium period.	<table border="1"> <tr> <td data-bbox="678 1086 1085 1377">Personal Loan/Personal Financing -i Hire Purchase/Hire Purchase--i (Fixed Rate)/Industrial Hire Purchase</td> <td data-bbox="1085 1086 1508 1377">Instalment payments made during the moratorium period will be used to set off against unpaid instalment payments due before 1 April 2020 followed by deferred instalments due between April 2020 and September 2020.</td> </tr> <tr> <td data-bbox="678 1377 1085 1780">Hire Purchase (Variable Rate)</td> <td data-bbox="1085 1377 1508 1780">Instalment payments made during moratorium period, will be set off against unpaid instalment/s due before 1st April 2020. Subsequent instalment/s payment will be treated as Advance Payment. The Advance Payment will be set off against instalments due from October 2020 onwards.</td> </tr> <tr> <td data-bbox="678 1780 1085 2004">Mortgage/Property Financing-i ASB Financing-i Accounts</td> <td data-bbox="1085 1780 1508 2004">For advance payment that was credited in your financing account before 1st April 2020, we will not deduct the advance payment towards the payment of interest/profit/instalment during the moratorium period.</td> </tr> </table>	Personal Loan/Personal Financing -i Hire Purchase/Hire Purchase--i (Fixed Rate)/Industrial Hire Purchase	Instalment payments made during the moratorium period will be used to set off against unpaid instalment payments due before 1 April 2020 followed by deferred instalments due between April 2020 and September 2020.	Hire Purchase (Variable Rate)	Instalment payments made during moratorium period, will be set off against unpaid instalment/s due before 1 st April 2020. Subsequent instalment/s payment will be treated as Advance Payment. The Advance Payment will be set off against instalments due from October 2020 onwards.	Mortgage/Property Financing-i ASB Financing-i Accounts	For advance payment that was credited in your financing account before 1 st April 2020, we will not deduct the advance payment towards the payment of interest/profit/instalment during the moratorium period.
Personal Loan/Personal Financing -i Hire Purchase/Hire Purchase--i (Fixed Rate)/Industrial Hire Purchase	Instalment payments made during the moratorium period will be used to set off against unpaid instalment payments due before 1 April 2020 followed by deferred instalments due between April 2020 and September 2020.							
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Mortgage/Property Financing-i ASB Financing-i Accounts	For advance payment that was credited in your financing account before 1 st April 2020, we will not deduct the advance payment towards the payment of interest/profit/instalment during the moratorium period.							

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		<p>If you would like the Bank to utilise the advance payment as payment towards the interest/profit/instalment during the moratorium period, you may walk into nearer branches or contact our HLB Contact Centre.</p> <p>If you made some instalment payments during the moratorium, it will be treated as Advance Payment.</p> <p>We will then use the advance payment collected during the moratorium to settle the 6 months accrued interest/profit/instalment, any excess balance after the payment of accrued interest/profit/instalment during the moratorium period, the remaining balance will be kept in advance payment</p>

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

- HLB/HLISB Customer Collections: 603-79591888 (Mon-Thur, 8.45am-5.45pm; Fri, 8.45am – 4.45pm)
- HLB/HLISB 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 >>paymentrelief@hlbb.hongleong.com.my
- For SME/Corporate >>sme@hlbb.hongleong.com.my
- Walk in to any branches
- Contact your Relationship Manager