

FAQs for SME and Corporate Customers Resuming Instalment Payments starting 1st October 2020

Question	Term loan (TL) / Term Financing-i (TF-i)	Industrial hire purchase (IHP)	Overdraft (OD) / Cashline-i (CL-i)	Revolving credit (RC) / Revolving credit-i (RC-i)	Trade / Trade-i
I took the moratorium but will not need an extension. What will happen to my loans / financing on 1 st October?	<p>You will resume your regular monthly instalments.</p> <p>For Term Loan, the interest accrued during the moratorium period will be added to the outstanding principal amount.</p> <p>For Term Financing-i, instalments paid after the moratorium will be first used to off-set the deferred profit, after payment of overdue amounts (if any) and current month profits.</p>	<p>You will resume your regular monthly instalments.</p> <p>Any deferred payments will be subject to interest / profit at the contractual rate from 1st October until the deferred instalments are fully repaid/paid.</p>	<p>Should there be an increase in your OD / Cashline-i limit due to bank charges, your OD / Cashline-i limit will revert to the original limit on 1st October 2020.</p> <p>Any outstanding balances in excess of the limit will become due.</p> <p>For Cashline-i, all Moratorium deferred profit will be billed on 1st October 2020.</p>	<p>Your RC / RC-i will be due 6-months from the original due date, or 31st December 2020, whichever is earlier.</p>	<p>Your trade bill will be due 6-months from the original due date, or 31st December 2020, whichever is earlier.</p>
What do I have to do after 1 st October?	<p>Resume your regular monthly instalment.</p> <p>The instalment amount remains unchanged.</p> <p>For Term Financing-i instalments paid will be first used to off-set the deferred profits, after payment of overdue amounts (if any) and current month profits.</p>	<p>Resume your regular monthly instalment amount.</p> <p>Any accrued interest / profit will be due together with the last instalment amount at the end of the facility tenure.</p>	<p>Settle any outstanding balances in excess of your OD / Cashline-i limit.</p>	<p>Settle the principal and accrued interest / profit when it comes due.</p>	<p>Settle the principal and accrued interest / profit when it comes due.</p>

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Will the maturity date of my facility be revised?	Yes. The maturity date of your facility will be extended until the loan / financing is paid off.	Yes. The maturity date of your IHP facility will be extended by 6 months (or 5 months if the loan / financing was drawn down / disbursed on 1 st April 2020).	N/A.	Revised due date will be 6-months from the original due date, or 31 st December 2020, whichever is earlier.	Revised due date will be 6-months from the original due date, or 31 st December 2020, whichever is earlier.
I made some payments during the moratorium. What will happen to my loan/financing on 1 st October?	<p>Payment made during the moratorium will be treated as an advance payment.</p> <p>The amount will retain in the advance payment bucket and will be applied to instalment when it comes due.</p> <p>For Islamic Term Financing-i, advance payment made will be allocated to instalments during moratorium.</p>	Payments made during the moratorium will be treated as an advance payment and the amount will be used to settle the deferred payments.	Payments made during the moratorium will reduce the outstanding OD / Cashline-i balances.	The payments made will be used to fully settle the RC / RC-i.	<p>For Conventional trade facilities, pre-payments made during the moratorium will be used to fully or partially settle the outstanding amount.</p> <p>For Islamic trade facilities, only full settlement is allowed.</p>

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

- Contact your Relationship Manager
- HLB Customer Collections: 603-79591888 (Mon-Thurs, 8.45am-5.45pm; Fri, 8.45am-4.45pm)
- HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 6.00pm – Only for COVID-19 Moratorium and HLB / HLIB Payment Relief Assistance Plan)
- Email for SME and Corporate sme@hlbb.hongleong.com.my
- Walk in to any branches