

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

Question	Business Cash Loan (BCL)/ SME GROW	Business Shop Loan/ Business Shop Financing -i	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>The accumulated/deferred interest unpaid during the Moratorium will be added to your outstanding principal amount.</p> <p>For Variable Rate account that is pegged to BLR, 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 BLR were already effected on 12 May 2020 and 10 July 2020 respectively to your account), outstanding balance after adding the accumulated/deferred interest and remaining tenure.</p>	<p><u>For Business Shop Loan</u> The accumulated/deferred interest unpaid during the Moratorium will be added to your outstanding principal amount.</p> <p>For Variable Rate account that is pegged to BLR, 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 BLR were already effected on 12 May 2020 and 10 July 2020 respectively to your account), outstanding balance after adding the accumulated/deferred interest and remaining tenure.</p> <p><u>For Business Shop Financing-i</u> 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</p>	<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>

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		<p>amounts (if any) and current month profit.</p> <p>For Variable Rate Account that is pegged to 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 IFR were already effected on 12 May 2020 and 10 July 2020 respectively to your account), outstanding balance and remaining tenure.</p>					
<p>What can I do if I expect difficulties or will not be able to restart my regular payments from October 2020 onwards?</p>	<p>1) We have a number of 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?icp=hlb-en-home-banner-img-relief-1</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 SMEs. Just call 03-26167766 or visit the AKPK customer website at www.akpk.org.my</p>		<p>Please reach out to us now so you can get the assistance you need. Please contact your Relationship Manager so that we can help you with our HLB / HLISB Payment Relief Assistance Plans (“PRAP”) based on your circumstances.</p> <p>For more information on HLB/HLISB Payment Relief Assistance Plans for SME and Corporate Customers, please visit: https://www.hlb.com.my/content/dam/hlb/my/docs/pdf/Personal/homepage/hlb-hlisb-sme-payment-relief-assistance-plan-faq.pdf?icp=hlb-en-others-cta-txt-smefaq-3</p>				

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What do I have to do after 1 st October?	<p>Make the payment for your revised instalment.</p> <p>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.</p> <p>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.</p> <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.</p>	<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>	
Will the maturity date of my facility be revised?	No. The maturity date of your facility will not be revised/ extended	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 will be treated as an	Payment made during	Payments made	Payments made	The payments	For	

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payments during the moratorium. What will happen to my loan/financing on 1 st October?	advance payment. 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>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>	during the moratorium will be treated as an advance payment and the amount will be used to settle the deferred payments.	during the moratorium will reduce the outstanding OD / Cashline-i balances.	made will be used to fully settle the RC / RC-i.	<p>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 / HLISB Payment Relief Assistance Plan)
- Email for SME and Corporate sme@hlbb.hongleong.com.my
- Walk in to any branches