

FAQs for HLB/HLISB Payment Relief Assistance Plans for SME and Corporate Customers

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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, we will help customers who need further financial assistance. Please reach out to us now so you can get the assistance you need.</p> <p>Rest assured that we are here to help you with our HLB / HLISB Payment Relief Assistance Plans (“PRAP”) based on your circumstances.</p> |
| 2. | How do I know if I qualify for the HLB / HLISB PRAP ? | If your cash flow / revenue is affected due to COVID-19 and you are facing difficulties making repayments come October 1 st , 2020 please reach out to us now so you can get the assistance you need. |
| 3. | What is the duration of the individualised assistance? | As this is an individualised plan to suit each customer’s situation, the duration of the assistance will depend on your needs. Our goal is to help you through this challenging time. |
| 4. | Is loan / financing deferment part of the assistance? | <p>Yes, the HLB / HLISB PRAP includes restructuring and rescheduling of payments.</p> <p>Note: for CCRIS reporting purposes, the loan/financing will <u>not</u> be tagged as R&R.</p> |
| 5. | 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"> • Contact your Relationship Manager • HLB Customer Collections: 603-7959 1888 (Mon-Fri, 8.45am-7.00pm) • HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 9.00pm) <i>(Only for SME / Corporate customers on C19 Moratorium and HLB / HLISB PRAP)</i> • Email for SME and Corporate Customers >>>sme@hlbb.hongleong.com.my • Walk in to any of our branches |
| 6. | What kind of payment assistance plans are available? | <p>Below are the payment assistance plans available for SME and Corporate customers affected by COVID19:</p> <p>1. For Term Loan / Term Financing-i</p> <ol style="list-style-type: none"> a) Interest / profit payments only for a period of up to 15 months (October 2020 to December 2021). The remaining tenure of the loan / financing will be extended accordingly. b) Reduction in the monthly repayments to suit your specific circumstances. The remaining tenure of the loan / financing will be extended accordingly. |

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| | | <p>c) Extended moratorium for an additional limited period. Interest / profit will be charged on the deferred instalments and subject to the terms and conditions that we will discuss with you.</p> <p>2. Overdraft (OD) / Cashline-i a) Conversion to term loan/financing b) Increase in OD / Cashline-i limit should there be excesses due to bank charges, by an amount equivalent to the bank charges. (<i>only applies to Conventional OD</i>) c) OD / Cashline-i on scheduled reduction will have the scheduled limit reduction date deferred during the moratorium period.</p> <p>3. Hire Purchase / Hire Purchase-i / Industrial Hire Purchase Extended moratorium for an additional limited period. Interest / profit will be charged on the deferred instalments.</p> <p>4. Revolving Credit (RC) / Revolving Credit-I (RC-i) Rollover of RC / RC-i due for an additional limited period. Interest / profit charged will be based on the existing agreed spread.</p> <p>5. Trade / Trade financing-i Rollover of bills due for an additional limited period. Interest / profit charged will be based on the existing agreed spread.</p> |
| 7. | How will this impact my Central Credit Reference Information System (CCRIS) record? | Your account will not be reported as <i>Rescheduled and Restructured (R&R)</i> in CCRIS. |
| 8. | What if I am not eligible to enrol into the HLB / HLISB PRAP , 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 based on your needs.</p> <p>If you require an independent assessment of your situation, you can contact either of the following for agencies that provides financial advisory from SMEs and / or Corporate:</p> <p>a) Khidmat Nasihat Pembiayaan (KNP) For enquiry please call 603-7880 0088 or visit www.myknp.com.my</p> <p>b) Small Debt Resolution Committee (SDRC) For enquiry please call 1-300-88-5465 or email bnmtelelink@bnm.gov.my</p> <p>c) Corporate Debt Restructuring Committee (CDRC) For enquiries please call 603-2265 0878 or visit www.cdrc.my</p> |
| 9. | If my financial condition is not affected, can I apply for the HLB / HLISB PRAP ? | We encourage you to restart your payments as your ability to repay / pay your loans / financing has not been impacted. |

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| | | However, please contact your Relationship Manager to discuss rescheduling and restructuring of your HLB facilities if you feel there is a need to do so. |
| 10. | Do I need to submit any supporting documents when I apply for the HLB / HLISB PRAP ? | <p>For SME and Corporate customers, we will require these additional documents from you:</p> <ul style="list-style-type: none"> • Latest 6 months bank statements (For existing HLB/HLISB bank customers, only need to provide the business account number) • Aging list of debtors / receivables (if available) |
| 11. | Do I need to sign / execute any agreements / documents? | If there is an extension of loan / financing tenure, your Relationship Manager will make the necessary arrangements for the signing / execution of required agreements / documents. |
| 12. | How do I know that my application is being reviewed by the Bank? | <p>For SME Banking customers, you will be contacted by your Relationship Manager / the Bank within 5 working days upon receipt of your complete application.</p> <p>For Commercial / Corporate Banking customers with more complex requirements, you will be contacted by your Relationship Manager / the Bank within 10 working days upon receipt of your complete application.</p> <p>Your Relationship Manager / the Bank will keep you updated on the progress of your application.</p> |
| 13. | How do I know that my application for the HLB / HLISB PRAP is being reviewed by the Bank and if it has been approved / rejected? | <p>Please contact your Relationship Manager / the Bank for the status of your HLB / HLISB PRAP application.</p> <p>Once your application has been processed, your Relationship Manager / the Bank will notify you on the application decision. Upon application approval, your Relationship Manager / the Bank will generate an SLO for your signature of acceptance.</p> |
| 14. | Does this program apply to newly approved / disbursed loans / financings? | Generally not applicable to loans/financing approved after 1 st April 2020. However, if you feel you need some assistance, please discuss with your Relationship Manager / Contact Us (see contact details below). |
| 15. | Is there any processing fee that will be charged to my account if I enrol for the HLB / HLISB PRAP ? | No processing fee will be charged. |
| 16. | Will there be any penalty / interest / compensation charges charged to my loan / financing in the event I default after I enrol into the HLB / HLISB PRAP ? | <p>Yes, there may be penalty / interest / compensation charges charged to your loan / financing account in the event of default on the HLB / HLISB PRAP. The terms and conditions in your Original Letter of Offer relating to penalty charges in the event of default on your new, agreed instalment(s).</p> <p>As such, you are advised to ensure prompt payment in servicing / paying restructured / rescheduled repayments under the HLB / HLISB PRAP.</p> |

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| 17. | Can I opt out from the HLB / HLISB PRAP in the event my financial status recovers? | <p>Yes, you can choose to opt out from the HLB / HLISB PRAP.</p> <p>Let us know as soon as you can if you can re-instate / re-start the original instalment payments and we will make the necessary arrangements.</p> |
| 18. | Will there be any interest / profit charged on the deferred amount? | Yes, there will be interest / profit charged on any deferred amounts. |
| 19. | Any time limit of the application for this HLB / HLISB PRAP ? | <p>We will consider all applications to the HLB / HLISB PRAP up to 30th June 2021.</p> <p>However, we encourage you to contact us as soon as you feel that there may be a need assistance with recommencing your loan/financing installments.</p> |
| 20. | I took the moratorium earlier, but will not need an extension. What will happen to my loans / financing on 1st October 2020? | <ol style="list-style-type: none"> <li data-bbox="695 743 1481 943"> 1. For Term Loan / Term Financing-i You will resume your regular monthly instalments. For Term Loan, the interest accrued during the moratorium period will be added to the balance outstanding. For Term Financing-i, instalments paid after the moratorium will be first used to off-set the deferred profit to the outstanding principal amount. <li data-bbox="695 981 1481 1180"> 2. Overdraft (OD) / Cashline-i 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. Any outstanding balances in excess of the limit will become due. For Cashline-i, all Moratorium deferred profit will be billed on 1st October 2020. <li data-bbox="695 1218 1481 1384"> 3. Industrial Hire Purchase You will resume your regular monthly instalments. Any deferred payments will be subject to interest at the contractual rate from 1st October until the deferred instalments are fully repaid. <li data-bbox="695 1422 1481 1525"> 4. Revolving Credit (RC) / Revolving Credit-I (RC-i) Your RC / RC-i will be due 6-months from the original due date, or 31st December 2020, whichever is earlier. <li data-bbox="695 1563 1481 1666"> 5. Trade / Trade financing-i Your trade bill will be due 6-months from the original due date, or 31st December 2020, whichever is earlier. |
| 21. | I had earlier opted-in for the loan / financing deferment program. What do I have to do after 1 st October 2020? | <ol style="list-style-type: none"> <li data-bbox="695 1733 1481 1868"> 1. For Term Loan / Term Financing-i Resume your regular monthly instalment. The instalment amount remains unchanged. For Term Financing-i instalments paid will be first used to clear deferred profits. <li data-bbox="695 1906 1481 1998"> 2. Overdraft (OD) / Cashline-i Settle any outstanding balances in excess of your OD / Cashline-i limit. |

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| | | <p>3. Industrial Hire Purchase Resume your regular monthly instalment amount. Any accrued interest / profit will be due together with the last instalment amount at the end of the facility tenure.</p> <p>4. Revolving Credit (RC) / Revolving Credit-I (RC-i) Settle the principal and accrued interest / profit when it comes due.</p> <p>5. Trade / Trade financing-i Settle the principal and accrued interest / profit when it comes due.</p> <p>However, we encourage you to contact us as soon as you feel that there may be a need to restructure and reschedule your facilities with the Bank as you are experiencing cash flows issues.</p> |
| 22. | For my loans / financing that is currently enroled under the loans / financing deferment program, will the maturity date of my facility be revised? | <p>1. For Term Loan / Term Financing-i Yes. The maturity date of your facility will be extended until the loan / financing is paid off.</p> <p>2. Overdraft (OD) / Cashline-i Not applicable.</p> <p>3. Industrial Hire Purchase Yes. The maturity date of your IHP facility will be extended by 6 months (or 5 months if the loan was drawn down on 1st April 2020).</p> <p>4. Revolving Credit (RC) / Revolving Credit-I (RC-i) Revised due date will be 6-months from the original due date, or 31st December 2020, whichever is earlier.</p> <p>5. Trade / Trade financing-i Revised due date will be 6-months from the original due date, or 31st December 2020, whichever is earlier.</p> |
| 23. | I made some payments during the moratorium. What will happen to my loan on 1 st October 2020? | <p>1. For Term Loan / Term Financing-i Payment made during the moratorium will be treated as an advance payment. The amount will retain in the advance payment bucket and will be applied to installment when it comes due. For Islamic Term Financing-i, advance payment made will be allocated to instalments during moratorium.</p> <p>2. Overdraft (OD) / Cashline-i Payments made during the moratorium will reduce the outstanding OD / Cashline-i balances.</p> <p>3. Industrial Hire Purchase Payments made during the moratorium will be treated as an advance payment and the amount will be used to settle the deferred payments.</p> |

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| | | <p>4. Revolving Credit (RC) / Revolving Credit-I (RC-i) The payments made will be used to fully settle the RC / RC-i.</p> <p>5. Trade / Trade financing-i For Conventional trade facilities, pre-payments made during the moratorium will be used to fully or partially settle the outstanding amount. 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-Fri, 8.45am-7.00pm)
- HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 9.00pm)
(Only for SME and Corporate customers on C19 Moratorium and HLB / HLSB PRAP)
- Email for SME and Corporate customers >>sme@hlbb.hongleong.com.my
- Walk in to any of our branches