

**FAQs for SME (incl. Microenterprises)
for PEMULIH HLB/HLISB Payment/Repayment Relief Assistance Plan (“HLB/HLISB PRAP”)**

No.	Question	Answer
1.	With the recently announced PEMULIH Package, who is eligible for the PEMULIH HLB/HLISB PRAP ?	<p>In line with the PEMULIH Package announced on the 28 June 2021, HLB/HLISB PRAP applies to Microenterprises and SMEs (as defined in the Guideline on SME Definition issued by SME Corporation Malaysia) who have been adversely impacted by COVID-19.</p> <p>The assistance applies to credit facilities (denominated in ringgit or foreign currency) that were approved before 1st July 2021, and remain performing (not in arrears exceeding 90 days) as at date of application.</p> <p>Application for this assistance starts on 7th July 2021.</p>
2.	What kind of payment assistance plans are available for SMEs (incl. Microenterprises) under the PEMULIH HLB/HLISB PRAP ?	<p>Below are the payment assistance plans available:</p> <p>Term Loan/Term Financing-i (incl. Business Cash Loan, industrial hire purchase/industrial hire purchase-i and BNM/Government funded/guaranteed schemes)</p> <ul style="list-style-type: none"> • 6-month deferment of instalments; OR • 50% reduction in instalments for 6 months <p>Overdraft/Cashline-i</p> <ul style="list-style-type: none"> • 6-months moratorium on payments due (incl. scheduled reduction in limit); OR • 50% reduction on payments due for 6 months (incl. scheduled reduction in limit) <p>Revolving Credit/Revolving Credit-i (for RCs drawn on or before 30th June 2021)</p> <ul style="list-style-type: none"> • 6-months moratorium on payments due (incl. scheduled reduction in limit); OR • 50% reduction on payments due for 6 months (incl. scheduled reduction in limit) <p>Trade Financing/Trade Financing-i (for bills drawn on or before 30th June 2021)</p> <ul style="list-style-type: none"> • 6-months moratorium on payments due (incl. scheduled reduction in limit); OR • 50% reduction on payments due for 6 months (incl. scheduled reduction in limit) <p>Note:</p> <ul style="list-style-type: none"> • For revolving facilities, the deferred payments due will be added to your outstanding balance upon maturity of moratorium. Scheduled reduction in limit will reconvene at the next interval upon maturity of moratorium. • For Trade Financing/Trade Financing-i, the Bank may be using different trade product to execute the extension / deferment / moratorium. • For BNM/Government funded/guaranteed schemes, the instalment will be revised upwards and maturity date will remain unchanged.

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		<p>Should you wish to maintain your current instalment and extend the loan/financing tenure, please contact your Relationship Manager.</p> <ul style="list-style-type: none"> For Term Loan/Term Financing-i, Industrial Hire Purchase/Industrial Hire Purchase-i, the instalment will remain unchanged and maturity date will be extended to accommodate the moratorium.
3.	<p>Is there any compounding interest charged if I apply for the PEMULIH HLB/HLISB PRAP?</p>	<p>Please note that the interest/profit will continue to accrue on deferred amounts for the payment assistance during the 6 months. However, there is no compounding interest charged during the 6 months deferment period.</p> <p>For Islamic financing, profit will not be compounded during and after the 6-month deferment period.</p>
4.	<p>How do I apply for the PEMULIH HLB/HLISB PRAP?</p>	<p>You may apply for the plan that suits your current situation through the following channels:</p> <ul style="list-style-type: none"> A. Contact your Relationship Manager B. Our website: http://www.hlb.com.my/relief/ C. HLB Customer Collections: 603-79591888 (Mon-Thurs, 8.45am-5.45pm, Friday 8.45am – 4.45pm) D. HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 6.00pm – Only for Payment Relief Assistance) E. Email: paymentrelief@hlbb.hongleong.com.my F. Walk in to any branches
5.	<p>Do I need to submit any supporting documents when I apply for the assistance plans?</p>	<p>There will not be any supporting documentation requirement to be submitted at the point of application. A self-declaration by the customer that their business has been adversely affected by the pandemic will be sufficient.</p> <p>The Bank may request for supporting documentations at a later time for validation purposes. The Bank reserve the right to rescind the offer if customers are found to have misled the bank on their eligibility.</p>
6.	<p>I have applied for the recent 3-month moratorium/6-month 50% reduction in instalment. Can I apply for this new programme instead?</p>	<p>Yes, you may apply for the PEMULIH HLB/HLISB PRAP.</p> <p>Please refer to No. 4 for application. Please note this new PEMULIH HLB/HLISB PRAP will supersede your existing plan and you will be notified accordingly.</p>
7.	<p>My loan/financing is overdue by one payment/repayment. Can I apply for the 6 months deferred payment/repayment and to take effect from the same month I applied?</p> <p>How do you treat the one month overdue payment/repayment?</p>	<p>Yes. You can still apply for the 6-month moratorium and it will take effect within the same month.</p> <p>In the event if you have made the payment/repayment and applied for the payment relief plan in July 2021, you may liaise with us to refund the installment paid earlier or the moratorium or for the PEMULIH HLB/HLISB PRAP to take effect the following month (e.g. August 2021).</p>
8.	<p>My instalment was due on 1 July 2021 and I have not made the</p>	<p>No late payment charge/penalty will be charged for July 2021 if you have applied for the PEMULIH HLB/HLISB PRAP.</p>

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	payment as I wanted to apply for the PEMULIH HLB/HLISB PRAP . Will there be late payment charge/penalty?	<p>Late payment/penalty will not be charged to accounts while under the PEMULIH HLB/HLISB PRAP.</p> <p>In addition, in order to facilitate customer to apply for PEMULIH HLB/HLISB PRAP during MCO lock down period, any late payment fees charge for the month during this period will be reversed in the following month.</p>
9.	How do I know that my application is being reviewed by the Bank?	<p>You will be contacted by your Relationship Manager within 2 calendar days (excluding weekends and public holidays) from your application date.</p> <p>Should there be expected delays in the application, your Relationship Manager will keep you updated on your application status within 14 calendar days (excluding weekends and public holidays) from your application date.</p>
10.	When will the assistance starts?	<p>The assistance will be made available for instalments due in July 2021 onwards. For applications made after July 2021, the assistance will commence from your next instalment from the date of application.</p>
11.	How will this impact my Central Credit Reference Information System (CCRIS) record?	<p>For CCRIS reporting purposes, the loan/financing will not be tagged as R&R in CCRIS for approved applications.</p>
12.	What if I am not eligible to enroll into the PEMULIH 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 particular situation.</p> <p>Other than the PEMULIH HLB/HLISB PRAP, we have other individualised plan to suit each customer's situation. Please contact your Relationship Manager and we will assess your financial condition, affordability and the account status to come out with a payment assistance plan that suits you and your business needs.</p> <p>If we are unable to help, or you require an independent assessment of your situation, you can contact either of the following agencies that provide financial advisory for SMEs and / or Corporates:</p> <ul style="list-style-type: none"> a) Khidmat Nasihat Pembiayaan (KNP) For enquiry please call 603-7880 0088 or visit www.myknp.com.my b) Small Debt Resolution Committee (SDRC) under AKPK For enquiry please call 03-2626 7766 c) Corporate Debt Restructuring Committee (CDRC) For enquiries please call 603-2265 0878 or visit www.cdrc.my
13.	If my financial condition is not affected, can I apply for the PEMULIH HLB/HLISB PRAP ?	<p>Yes, but if your financial condition is not affected and allows you continue your payments, it is advisable not to apply for the PEMULIH HLB/HLISB PRAP to avoid incurring additional financing costs.</p>
14.	Do I need to sign/execute any agreements/documents PEMULIH HLB/HLISB PRAP ?	<p>Your Relationship Manager will provide you with either a Letter of Notification for acknowledgment OR a Supplementary Letter of Offer</p>

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		for acceptance depending on your facilities and choice of moratorium option.
15.	Is there any processing fee that will be charged to my account if I enroll for the PEMULIH 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 enroll into the PEMULIH 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 PEMULIH HLB/HLISB PRAP. Refer to 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 payments in servicing your restructured/rescheduled loans/financing under the PEMULIH HLB/HLISB PRAP.</p>
17.	Can I opt out from the PEMULIH HLB/HLISB PRAP in the event my financial status recovers?	<p>Yes, you can choose to opt out from the PEMULIH HLB/HLISB PRAP in the event your financial status recovers / improves.</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?	<p>Yes, there will be interest charged on any deferred amounts.</p> <p>For Islamic financing, profit will be charged on the deferred principal. Profit will not be compounded during and after the 6-month deferment period</p>
19.	Any time limit of the application for the PEMULIH HLB/HLISB PRAP ?	<p>We will consider all applications to the PEMULIH HLB/HLISB PRAP as long as your business is affected due to COVID-19 and you are facing difficulties making repayments.</p> <p>However, we encourage you to contact us as soon as you feel that there may be a need for assistance with your loan/financing installments.</p>