

**FAQs for Corporates (incl. SMEs and Microenterprises)
for HLB/HLISB Rescheduling & Restructuring (R&R)**

No.	Question	Answer
1.	Who is eligible for the HLB/HLISB R&R?	HLB / HLISB will continue to offer assistance to Corporates (incl. SMEs and Microenterprises) which experience difficulties in making loan and financing payments / repayments due to financial challenges caused by COVID-19.
2.	What kind of payment assistance plans are available under the HLB/HLISB R&R?	<p>We are here to help you with an individualized plan to suit each customer's situation.</p> <p>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 under the HLB/HLISB R&R.</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> <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) under AKPK For enquiry please call 03-2626 7766</p> <p>c) Corporate Debt Restructuring Committee (CDRC) For enquiries please call 603-2265 0878 or visit www.cdrc.my</p>
3.	How do I apply for the HLB/HLISB R&R?	<p>You may apply for the HLB/HLISB R&R through the following channels:</p> <p>A. Contact your Relationship Manager</p> <p>B. Our website: http://www.hlb.com.my/relief/</p> <p>C. HLB Customer Collections: 603-79591888 (Mon-Thurs, 8.45am-5.45pm, Friday 8.45am – 4.45pm)</p> <p>D. HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 6.00pm)</p> <p>E. Email: paymentrelief@hlbb.hongleong.com.my</p> <p>F. Walk in to any branches</p>
4.	Do I need to submit any supporting documents when I apply for the HLB/HLISB R&R?	The Bank will request for supporting documentation such as (though not limited to) latest audited financials / management accounts, bank statements, ageing list, etc. to better understand your business / financial situation in order to provide you with an individualized R&R proposal.
5.	How will this impact my Central Credit Reference Information System (CCRIS) record for approved HLB/HLISB R&R applications?	For CCRIS reporting purposes, the loan / financing WILL BE TAGGED as R&R in CCRIS for approved HLB/HLISB R&R applications.
6.	If my financial condition is not affected, can I apply for the HLB/HLISB R&R?	The HLB / HLISB R&R is meant to assist Corporates (including SMEs and Microenterprises) which are having financial difficulties. As such, if you are not experiencing financial difficulty, we advise against it as this will adversely impact your CCRIS / credit track record and to avoid the unnecessary incurrence of additional financing costs.

No.	Question	Answer
7.	Do I need to sign / execute any agreements / documents HLB/HLISB R&R ?	Yes, your Relationship Manager will advise you on the required agreements / documents to be signed / executed when accepting the approved HLB/HLISB R&R proposal.
8.	Will there be any interest / profit charged on the deferred amount as part of the accepted HLB/HLISB R&R ?	Yes, there will be interest charged on any deferred amounts. For Islamic financing, profit will be charged on the deferred principal. Profit will not be compounded during and after the 6-month deferment period.
9.	Any time limit of the application for the HLB/HLISB R&R ?	We will consider all applications to the HLB/HLISB R&R as long as your business is facing difficulties making repayments and meeting its financial obligations. We encourage you to contact us if you feel that there may be a need for assistance with your loan / financing installments.