

## FAQs: Personal Financing-i

### Q1: What is Hong Leong Personal Financing-i (“PF-i”)?

A1: Hong Leong Personal Financing-i is an unsecured financing with a fixed profit rate that does not require collaterals or a guarantor.

### Q2: What are the key benefits of a PF-i?

A2:

- Cashback on profit when you pay on time.
- Attractive profit rates.
- Easy application.
- Flexible payment tenures of 2 years (24 months) to 5 years (60 months).

### Q3: Who is eligible to apply for PF-i?

A3:

- Malaysian citizens aged between 21 to 60 years old, employed or self-employed individuals (including sole-proprietors) working in Malaysia who earn a minimum annual income of RM24,000 per annum.
- Malaysian citizens aged between 21 to 60 years old, employed individuals working in Singapore who earn a minimum annual income of SGD24,000 per annum.

### Q4: What is the minimum and maximum financing amount I can apply?

A4: The minimum financing amount is RM5,000, while the maximum financing amount is RM150,000. All applied financing amounts are subject to credit evaluation.

### Q5: What is the minimum and maximum financing tenure that is available?

A5: The minimum financing tenure is 2 years (24 months), while the maximum is 5 years (60 months).

### Q6: How do I apply for a PF-i?

A6:

- Visit any of our HLB/HLISB branches
- Apply online via our HLISB website
- Apply via our Online Banking at HLB Connect Online

### Q7: How do I make monthly payments?

A7:

- Cash or cheque at any of the HLB/HLISB branches nationwide
- Cash or cheque through Self Service Terminal at HLB/HLISB branches
- Standing Instruction from your Current/-i or Savings/-i account
- Online payment via HLB Connect (HLB Connect Users Only)

- Inter Bank Transfer or Duit Now  
Note: Financing payment through Money Order/Postal Order will not be accepted from 2 January 2025.

**Q8: How will I receive the funds?**

A8: Funds will be disbursed to your designated personal current/-i or savings/-i account. The personal account must be opened, operated and maintained under the PF-i applicant.

**Q9: How do I check the status of my application?**

A9: You can track the status of your application on the HLISB webpage under “Track My Application.”.

**Q10: How do I know if my application has been approved or declined?**

A10: You will be notified via SMS upon the approval or rejection of your financing application.

**Q11: How much is the compensation charge?**

A11: For default of any payments during the tenure of the Facility, a compensation rate of one per centum (1%) per annum will be charged on the overdue payment until the date of full payment made (daily rest basis).

**Q12: What is Early Settlement?**

A12: Early Settlement refers to the settlement of the outstanding amount before the maturity date of the financing.

**Q13: How much are the Early Settlement fees?**

A13: There are no Early Settlement fees for PF-i.

**Q14: What happens if I pay extra for my monthly instalment?**

A14: Any excess payment of the monthly instalment will be treated as advance payment and counted towards next month’s instalment payment.

**Q15: Where can I get more information?**

A15: For more information on our products, you may leave your contact with us by clicking the “Apply Now” button on the right-hand side of this webpage.

Alternatively, you may refer to our Product Disclosure Sheet by clicking the following links:

[Personal Financing-i Product Disclosure Sheet](#)