

Frequently Asked Questions on Cashline-i Deferment Program

(Version 30 March 2020)

No.	Question	Answer
1.	I have a Cashline-i facility. Does the moratorium apply to me?	<p>It applies to all Cashline-i facilities granted to individuals and disbursed prior to 1 April 2020.</p> <p>The deferment applies to the following during the moratorium period:</p> <ul style="list-style-type: none"> • Payment of principal (in part or in full) and profit • Scheduled payment at fixed intervals • One-off lump sum payment • Balances in excess of the approved limit due to scheduled limit reduction and profit charged to the account as at 31 March 2020 <p>It must also meet the criteria of not being in arrears exceeding 90 days as at 1 April 2020 and the facility has to be in Malaysian Ringgit.</p>
2.	Does the moratorium apply for new financing applied/ approved/ disbursed after 1 April 2020?	No. The moratorium is not applicable to financing disbursed after 31 March 2020.
3.	When am I expected to start paying my instalment again?	<p>Your next due date for payment is in October 2020.</p> <p>Cashline-i facilities on scheduled reduction or lump sum reduction(s) will have the payment deferred by 6 months, re-commencing on 1 October 2020.</p>
4.	Does that mean the bank charge profit during the moratorium period?	Yes. The profit will continue to be billed during this period but payments due during the 6 months moratorium period will be deferred to 1 October 2020.
5.	Can I continue using my available drawing balance in the financing account during this moratorium period?	Yes, you can.
6.	When does the program start?	The program commences on 1 st April 2020 for a period of 6 months.
7.	How do I apply for this?	You do not have to apply for this as it will be automatically granted to eligible customers.
8.	Can I opt out from the deferment program?	<p>Yes, you can opt out any time.</p> <p>No notice is required. You can just continue to pay your monthly profit. Make the scheduled principal payments by the due date.</p>
9.	How will this program impact on my financing account?	You can continue to utilise the facility to the approved limit. Deferred profit, and other applicable fees will be added to the outstanding balance. Balances in excess of the approved limit that is contractually due for payment will be deferred to 1 October 2020.

No.	Question	Answer
10.	When am I required to pay off the excess amounts again?	<p>You are required to pay off the excess amount(s) after the moratorium period, on 1st October 2020.</p> <p>If you foresee having challenges making the revised payment, you should contact our Consumer Collection Centre for a discussion earliest possible, before the end of the moratorium, at:</p> <p>Tel: +603-79591888 Email: CollsCustomerFeedback@hlbb.hongleong.com.my</p>
11.	Can I make payments or settle my financing accounts during the moratorium period?	<p>Yes, you can.</p> <p>Cashline-i facilities may be reduced or pre-paid at any time during this period.</p>
12.	Are there any additional charges to my financing?	The fees and charges that are applicable to the facility will continue to apply.
13.	Will my profit rate be affected as the economy recovers in 6 months' time?	The Financing Reference Rates (Islamic Base Rate/Islamic Financing Rate) fluctuates per changes to OPR. The effective profit rate will be adjusted accordingly to the changes in OPR. It will be higher if the OPR increases and vice versa. For fixed rate Cashline-i facilities, the effective rate will remain unchanged during the contract period.
14.	Does my financing tenure increase?	The deferment program does not impact your financing tenure as Cashline-i is a revolving credit facility in nature, there is no definite financing tenure and is subjected to annual review by the Bank.
15.	Will there be any negative impact or adverse record on my CCRIS from this program?	<p>There will not be any adverse changes to your CCRIS record during the moratorium period.</p> <p>However, if your account is 1 month in arrears and above at the point the deferment program starts, your CCRIS will maintain the same record during deferment period.</p>
16.	Would I still be eligible to apply for any new financing from Banks during the moratorium period?	Yes. You are still eligible to apply for new financing application during the moratorium period subject to your affordability and to be assessed by the bank accordingly.

No.	Question	Answer
17.	Can I request for more than 6 months deferment?	<p>No, the deferment program is only for the period of 6 months.</p> <p>For Cashline-i, if you foresee having challenges making the revised payment, or if you wish to convert the facility in part or in whole after the moratorium period, you should contact our Consumer Collection Centre for a discussion earliest possible, before the end of the moratorium, at:</p> <p>Tel: +603-79591888 Email: CollsCustomerFeedback@hlbb.hongleong.com.my</p>

Following the people movement restrictions during the MCO period, we would encourage you to contact us to discuss any of these items via the contact details provided hereunder:

1. For general enquiries on HLISB Financing Moratorium/Deferment Programs:

HLB Customer Hotline: 603-7626 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)

Email: HLonline@hlbb.hongleong.com.my

2. For Bank Negara Malaysia Special Relief Fund for SME Affected by Covid-19:

HLB Customer Hotline: 603-7626 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)

Email: HLonline@hlbb.hongleong.com.my

3. For request to lower your instalment payment amount due after the Moratorium Period:

HLB Customer Collections: 603-7959 1888 (8.45am – 5.45pm, Mon-Fri)

Email: CollsCustomerFeedback@hlbb.hongleong.com.my

4. For requests to maintain payments unchanged during the Moratorium Period:

HLB Customer Hotline: 603-7626 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)

Email: HLonline@hlbb.hongleong.com.my

Thank you for kind patience and cooperation.

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Soalan Lazim Program Penangguhan Pembiayaan Aliran Tunai-i /
(Version 30 March 2020)

No.	Soalan	Jawapan
1	Saya mempunyai fasiliti Pembiayaan Aliran Tunai-i. Adakah saya termasuk dalam penerima moratorium?	<p>Ia digunakan bagi semua fasiliti Pembiayaan Aliran Tunai-i, yang diluluskan kepada individu dan disalurkan sebelum 1 April 2020.</p> <p>Penangguhan meliputi berikut dalam tempoh moratorium:</p> <p>(a) Untuk fasiliti Pembiayaan Aliran Tunai-i:</p> <ul style="list-style-type: none"> • Pembayaran prinsipal (sepenuhnya atau separa) dan keuntungan • Pembayaran berjadual pada selang masa yang ditetapkan • Bayaran sekali gus sekali bayar • Baki melebihi had diluluskan disebabkan pengurangan had berjadual, keuntungan yang dikenakan ke atas akaun, setakat 31 Mac 2020 <p>Fasiliti juga perlu memenuhi syarat tiada tunggakan melebihi 90 hari pada 1 April 2020 dan berstatus fasiliti denominasi Ringgit Malaysia.</p>
2	Adakah moratorium merangkumi pembiayaan yang dimohon/diluluskan/dialurkan selepas 1 April 2020?	Tidak. Moratorium tidak meliputi pembiayaan yang disalurkan selepas 31 Mac 2020.
3	Bila saya diminta membuat semula pembayaran?	<p>Tarikh membuat pembayaran yang seterusnya adalah Oktober 2020.</p> <p>Fasiliti Pembiayaan Aliran Tunai-i di bawah pengurangan berjadual atau pengurangan sekali gus akan ditangguh pembayaran selama 6 bulan, dan bermula semula pada 1 Oktober 2020.</p>
4	Ini bermaksud Bank akan mengenakan keuntungan dalam tempoh moratorium?	Ya. Keuntungan akan terus dibil dalam tempoh ini tetapi bayaran yang perlu dijelaskan dalam tempoh 6 bulan moratorium akan ditangguh sehingga 1 Oktober 2020.
5	Dalam tempoh moratorium, bolehkah saya terus menggunakan baki perdagangan/pengeluaran dalam akaun pembiayaan?	Ya, dibenarkan.
6	Bila tarikh mula Program?	Program bermula pada 1 April 2020 untuk tempoh 6 bulan.
7	Bagaimana cara memohon?	Anda tidak perlu memohon kerana ia diberi secara automatik kepada semua pelanggan.
8	Adakah saya dibenarkan mengecualikan diri daripada program penangguhan?	<p>Ya, anda boleh menarik diri pada bila-bila masa.</p> <p>Tiada notis diperlukan. Anda hanya perlu meneruskan pembayaran keuntungan bulanan. Pembayaran prinsipal berjadual perlu dibuat sebelum tarikh akhir pembayaran.</p>
9	Apakah impak program ke atas akaun pembiayaan saya?	<p>Untuk Pembiayaan Aliran Tunai-i</p> <p>Anda boleh terus menggunakan fasiliti sehingga had yang diluluskan. Keuntungan ditangguhkan, fi lain yang berkaitan akan ditambah kepada baki tidak berbayar. Baki melebihi had diluluskan yang perlu dibayar menurut kontrak akan ditangguhkan sehingga 1 Oktober 2020.</p>

No.	Soalan	Jawapan
10	Bilakah saya perlu membayar jumlah berlebihan?	Anda perlu membayar jumlah berlebihan selepas tempoh moratorium, pada 1 Oktober 2020. Jika anda berasa akan menghadapi kesukaran untuk membuat pembayaran, anda perlu menghubungi Consumer Collection Centre kami untuk perbincangan secepat mungkin, sebelum moratorium berakhir, di: Tel: +603-79591888 Emel: CollsCustomerFeedback@hlbb.hongleong.com.my
11	Adakah saya dibenarkan membuat bayaran atau melangsaikan akaun pembiayaan saya dalam tempoh moratorium?	Ya, dibenarkan. Fasiliti Pembiayaan Aliran Tunai-i boleh dikurangkan atau diprabayar bila-bila sahaja dalam tempoh tersebut.
12	Ada caj tambahan kepada Pembiayaan saya?	Fi dan caj yang berkenaan fasiliti akan terus berkuat kuasa.
13	Adakah kadar keuntungan saya akan terjejas apabila ekonomi pulih dalam 6 bulan akan datang?	Kadar Rujukan Pembiayaan (Kadar Asas Islamik/ Kadar Pembiayaan Islamik) berubah-ubah menurut perubahan kepada OPR. Kadar keuntungan kontrak akan diubah bersesuaian dengan perubahan OPR. Kadar akan meningkat apabila OPR meningkat dan sebaliknya. Bagi Pembiayaan Aliran Tunai-i yang berkadar tetap, tiada perubahan bagi kadar keuntungan kontrak.
14	Adakah tempoh pembiayaan saya bertambah?	Program penangguhan tidak mengubah tempoh pembiayaan kerana Pembiayaan Aliran Tunai-i adalah fasiliti kredit pusingan, tiada tempoh pembiayaan yang tetap dan tertakluk kepada penilaian semula oleh Bank setiap tahun.
15	Adakah wujud sebarang impak negatif atau rekod buruk di CCRIS jika saya menyertai Program?	Tiada kesan negatif pada rekod kewangan CCRIS dalam tempoh moratorium. Tetapi, jika akaun anda tertunggak selama 1 bulan ke atas pada tarikh mula program penangguhan, CCRIS anda akan mengekalkan rekod sama dalam tempoh penangguhan.
16	Adakah saya dibenarkan Memohon pembiayaan baharu daripada Bank ketika moratorium?	Ya. Anda masih layak untuk memohon pembiayaan baharu dalam tempoh moratorium, tertakluk kepada tahap kemampuan anda yang akan dinilai oleh Bank sewajarnya.
17	Bolehkah saya mohon penangguhan melebihi 6 bulan?	Tidak, program penangguhan hanya ditawarkan untuk tempoh 6 bulan. Untuk Pembiayaan Aliran Tunai-i, jika anda menjangkakan sebarang kesukaran untuk membuat pembayaran, atau jika anda ingin menukar fasiliti sepenuhnya atau separa selepas tempoh moratorium, anda dinasihatkan menghubungi Consumer Collection Centre untuk perbincangan seawal mungkin, sebelum moratorium berakhir, di:

Berikutan dengan sekatan pergerakan dalam tempoh Perintah Kawalan Pergerakan (PKP), kami syorkan anda untuk menghubungi kami untuk membincangkan mana-mana soalan yang tertera di atas melalui butiran hubungan yang tertera di bawah:

1. Untul pertanyaan umum mengenai Program Penangguhan Pembiayaan-i HLISB:

Talian Pelanggan HLB: 603-7726 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)

E-mel: HLonline@hlbb.hongleong.com.my

2. Untuk Dana Bantuan Khas Bank Negara Malaysia bagi Perusahaan Kecil dan Sederhana (SME) yang terjejas oleh Covid-19:

Talian Pelanggan HLB: 603-7726 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)

E-mel: HLonline@hlbb.hongleong.com.my

3. Untuk permohonan mengurangkan ansuran bulan selepas tempoh moratorium:

Pusat Pengumpulan Pengguna HLB: 603-7959 1888 (8.45am – 5.45pm, Mon-Fri)

Email: CollsCustomerFeedback@hlbb.hongleong.com.my

4. Untuk permohonan mengekalkan pembayaran sepanjang tempoh moratorium:

Talian Pelanggan HLB: 603-7726 8899 (9.00am – 6.00pm, Mon-Sat, until April 14, 2020)

E-mel: HLonline@hlbb.hongleong.com.my

Terima kasih atas kesabaran dan kerjasama anda.

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