

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](#)

Q16: Where can I get assistance and redress?

A16:

- If you have difficulties in making payments, you should contact us as early as possible to discuss payment alternatives. You may contact us at:

Credit Control Dept, Hong Leong Bank Berhad,
Level 2, Tower A, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya,
Selangor.

Tel: +603-7959 1888

Fax: +603-78738228

E-mail: HLBB-PFSCREDITCONTROLCENTREPERSONALLOAN@hlbb.hongleong.com.my

- “Agensi Kaunseling dan Pengurusan Kredit” has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals”.
- For further information, kindly contact AKPK at:
Level 5 and 6, Menara Aras Jaya (formerly known as Menara Bumiputera Commerce), Jalan Raja Laut, 50350 Kuala Lumpur.
Tel: +603-2616 7766
Website: akpk.org.my/contact-us
- POWER! (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual customers.
To register and for further information, you can contact at:
Tel: +603-2616 7766 or Website: <https://power.akpk.org.my/> or www.akpk.org.my
- For any enquiries, you may contact us at:
Contact Centre: 03-7626 8899
E-mail: HLOnline@hlbb.hongleong.com.my
- To make a complaint on products or services offered, you may contact us at:

Customer Advocacy, Level 13A, Menara Hong Leong, No.6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur.
Tel: +603-7626 8821 / 03-7626 8802 / 03-7626 8812
E-mail: customerservice@hlbb.hongleong.com.my
- If your query or complaint is not satisfactorily resolved by us, you may contact BNMLINK at:
4th Floor, Podium Bangunan AICB, No.10, Jalan Dato’ Onn, 50480 Kuala Lumpur.
Web: bnm.gov.my/BNMLINK
Tel: 1-300-88-5465 or 03-2174 1717 (for overseas calls)