

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,

No.11, Menara Aras Raya,

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)