

FAQs 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 customers (incl. SMEs and Microenterprises) which experience difficulties in making loan and financing payments / repayments due to financial difficulties.
2.	What kind of payment assistance plans are available under the HLB/HLISB R&R?	Reduced installment with an extended loan/financing tenure.
3.	How do I apply for the HLB/HLISB R&R?	<p>You can reach out to the Bank by calling our hotlines, emails or visiting our Branches:</p> <ul style="list-style-type: none"> • HLB Customer Collections: 603-79591888 (Mon-Thurs, 8.45am-5.45pm, Friday 8.45am – 4.45pm) • HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 6.00pm) • Walk in to any branches • Contact your Relationship Manager
4.	Do I need to submit any supporting documents when I apply for the HLB/HLISB R&R?	<p>Yes. In the application form you will also be asked to declare your current income, employment information and nature of income impact. Please attached the applicable documents to the application form per above.</p> <p><u>Individual / Self-employed</u></p> <ol style="list-style-type: none"> 1) IC copy 2) Pay slips (latest 3 months) 3) EPF statement 4) Employment letter 5) Self declaration (self-employed) <p><u>Sole proprietors/ partnerships/Company</u></p> <ol style="list-style-type: none"> 1) Bank statements (latest 6 months) 2) Company registration 3) Management accounting report 4) New company reso 5) Guarantor IC copy
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 Customers (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.
7.	Do I need to sign / execute any agreements / documents HLB/HLISB R&R?	Yes, your R&R officers will advise you on the required agreements / documents to be signed / executed when accepting the approved HLB/HLISB R&R proposal.
8.	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 income / 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.