

# Guideline Compare (gpt-5)

- Document: home-loan-pds.pdf

# Comparison Details

## 16 Product Disclosure Sheet (PDS)

**S 16.1 A FSP shall provide a PDS (following the order and sequence of items as specified in the PDS templates provided in the Schedules) for financial consumers to make product comparisons and informed decisions. The FSP shall comply with the “Notes on PDS requirements” provided in the PDS templates.**

Document Excerpt	Analysis
# PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank (“the Bank”) for clarification, if required. \<Product Name> Date: \<\<Date Letter of Offer issued>>	<p>■ <b>Not Complied</b></p> <p>The provided document shows a PDS heading and some introductory text with placeholders, but there is no evidence it follows the exact order/sequence of the relevant Schedule template or that it complies with the Notes on PDS requirements. The single visible page lacks the full template sections (e.g., fees/charges, key risks, obligations, scenarios) needed for comparisons.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"><li>• Align the PDS content strictly to the Schedule template for the specific product, preserving the required order of headings and items.</li><li>• Include all mandatory sections from the template (e.g., product description, eligibility, key risks, fees/charges, obligations, scenarios/examples, contact/complaints).</li><li>• Document adherence to the Notes on PDS requirements (e.g., wording, icons, formatting) within the PDS.</li></ul>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. | | — | — | | Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Complied

The provided document shows only portions of a PDS (sections 1 and start of 2). There is no evidence that the full order and sequence of all items in the official template are followed, nor evidence of compliance with the Notes on PDS requirements. Missing many template items beyond ‘1. What is this product about?’ and partial ‘2. What do I get from this product?’.

### Suggestions:

- Provide the complete PDS in the exact order of the Schedule template, including all required sections and sub-items.
- Explicitly incorporate requirements from the ‘Notes on PDS requirements’ (e.g., mandatory wording, warnings, comparison-friendly tables).

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p><b>■ Not Complied</b></p> <p>The provided document extract is a short product description section and does not evidence adherence to the PDS template order or the Notes on PDS requirements. Key template items (e.g., fees/charges, risks, eligibility, early settlement, complaints channels, contact, comparison-ready sections) are not shown. No confirmation that the order mirrors the Schedule.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Reconstruct the document using the exact order and headings from the applicable PDS template in the Schedules.</li> <li>• Include all mandatory template fields (purpose, key features, risks, fees/charges, eligibility, repayment, early settlement/termination, important notices, complaint channels, contact details) and follow the Notes on PDS requirements.</li> </ul>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>The provided document excerpt shows only a partial PDS section for “HLB Solar Plus Loan” without the full template order or the referenced Notes on PDS requirements. Compliance with the exact sequence and notes cannot be verified from the excerpt.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>The provided extract shows only Section 2 of a PDS (“What do I get from this product?”) and some adjacent headings in images. There is insufficient evidence of full PDS coverage, order/sequence as per the official templates, or compliance with the Notes on PDS requirements.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The provided document excerpt contains only one PDS section page about SBR and a historical chart. It is insufficient to verify overall provision of a full PDS, its order/sequence per templates, or compliance with the Notes on PDS requirements.</p>
Document Excerpt	Analysis

<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>The provided document section contains only one subsection titled “4. What are possible scenarios that may trigger a change in the SBR?” and a related sentence. There is no full PDS nor evidence of following the template order or Notes on PDS requirements; with only a fragment, compliance cannot be assessed.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>The provided document excerpt only contains Section 5: Historical SBR for the past 3 years with a chart and brief notes. It does not show the full PDS or evidence of following the template order or compliance with the Notes on PDS requirements.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x]  
 Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>%>) | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>%> | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Complied

The provided document section shows only Section 6: What are my obligations? with a table of repayments and notes. There is no evidence that the full PDS follows the order and sequence of the official templates or complies with the Notes on PDS requirements. Partial section cannot demonstrate compliance.

### **Suggestions:**

- Provide the entire PDS showing every required item in the exact order of the Schedule template and explicitly adhere to the Notes on PDS requirements.



Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>The provided document excerpt contains only a single section titled “7. What other charges do I have to pay?” and a link/QR to website fees. There is no full PDS to check order/sequence against templates or compliance with Notes.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

The provided document excerpt only shows Section 8 of a PDS-like sheet on consequences of failing obligations. There is no evidence of overall PDS structure or adherence to the specified template order or Notes. Cannot verify compliance based on this isolated section.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>The provided document extract contains only Section 9 of a PDS about early settlement during lock-in. There is no evidence of overall PDS order/sequence conformity to the template or adherence to Notes on PDS requirements.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

The provided document excerpt is only Section 10 of a PDS and does not evidence overall provision of a full PDS, its order/sequence versus the Schedules, or compliance with the Notes on PDS requirements.

Document Excerpt	Analysis
# 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.	<p>■ Not Applicable</p> <p>The provided document excerpt only contains section 11 on updating contact details. It does not evidence overall PDS provision, template order, or compliance with Notes on PDS requirements.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

The provided document excerpt only covers Section 12: assistance and redress. It is not the full PDS and does not evidence adherence to template order or Notes on PDS requirements.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>The provided document extract only shows Section 13 listing other housing/property loan packages. It is insufficient to verify full PDS provision, ordering per template, or compliance with Notes on PDS requirements.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Only a single section (Section 14: How do I make my monthly repayments?) of a PDS is provided. Compliance with the full template order and the Notes on PDS requirements cannot be assessed from this excerpt.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p><b>■ Not Complied</b></p> <p>The provided document excerpt only shows Section 15 “Where can I get further information?”, a foreclosure warning note, a validity date placeholder, and versioning. There is no evidence that the overall PDS follows the order and sequence of the Schedules or that the Notes on PDS requirements are complied with. Partial content cannot demonstrate full template adherence.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Provide the full PDS and show that all items appear in the exact order prescribed in the Schedule template, with headings matching the template.</li> <li>• Include confirmations or content that explicitly follows the Notes on PDS requirements (e.g., mandatory warnings, comparability statements).</li> </ul>
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**G 16.2 For the avoidance of doubt, a FSP may use appropriate infographics, illustrations or colours to draw the attention of financial consumers to important terms in the PDS.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank (“the Bank”) for clarification, if required. \&lt;Product Name&gt; Date: \&lt;Date Letter of Offer issued&gt;&gt;</p>	<p><b>■ Not Applicable</b></p> <p>This is permissive guidance. The document neither needs nor evidences specific use of infographics/illustrations; compliance cannot be required.</p>
Document Excerpt	Analysis



# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

This is permissive guidance. The excerpts do not evidence use or non-use of infographics/colour for emphasis; compliance cannot be assessed deterministically.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Applicable</b></p> <p>This is permissive guidance. The extract does not show design elements, so compliance cannot be assessed based solely on text.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>This guidance is optional. The excerpt does not evidence use or non-use of infographics; applicability cannot be assessed deterministically.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>This is guidance permitting use of visuals;  compliance cannot be assessed as it does not  impose a requirement. The extract includes some  charts/formatting but the clause is optional.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the  benchmark rate specified by Bank Negara Malaysia.  The benchmark rate is currently set as the  Overnight Policy Rate (OPR), which reflects the  monetary policy stance as decided by the Monetary  Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Complied</b></p> <p>The page shows a coloured historical rate chart  (infographic) and highlighted headings; this aligns  with the guidance permitting use of  infographics/colours.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a  change in the SBR? The SBR can rise or fall due to  changes in the benchmark rate, i.e. changes in the  Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>This is a permissive guideline. The provided excerpt  does not show design choices beyond text.  Applicability cannot be verified from the single  sentence provided.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Complied</b></p> <p>The section uses a colored line chart titled “Published SBR, BR and BLR” to illustrate historical rates, which aligns with the guidance allowing infographics and colours.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x]

Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>%>) | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> |

Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>%> | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand |

Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR.

1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing.

1. The Bank may vary your monthly repayment amount when:

- it is insufficient to service your loan interest;
- or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount;
- or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Complied

The section uses a highlighted table and bold 'Important' note and coloured/structured tables to draw attention to SBR impact and repayment scenarios, which aligns with using visual emphasis appropriately.

Document Excerpt	Analysis
# 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i>	<p>■ <b>Not Applicable</b></p> <p>This is permissive guidance. The excerpt includes a QR code image, but the clause does not impose a requirement to assess.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

This is guidance, not a requirement. The excerpt shows some bolding but insufficient to assess broader use of infographics/colours across the PDS.



Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>This is permissive guidance. The excerpt does not evidence use or non-use of infographics; cannot assess.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

This is permissive guidance. The excerpt neither shows nor precludes use of infographics/illustrations/colours.

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Not Applicable</b></p> <p>This is guidance on optional design choices. The excerpt does not show use or non-use of infographics/colours beyond the single section.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

This is a permissive guideline about optional use of visuals. The excerpt neither evidences use nor prohibits it; cannot be assessed from the given section alone.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>This is guidance permitting design choices. The extract does not evidence usage or non-usage of such elements, so applicability cannot be assessed.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>This is permissive guidance. The provided section neither evidences nor requires use of infographics/illustrations; insufficient information to assess adoption.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>This is guidance, not a requirement. The excerpt does include a boxed important note, but compliance is not assessed for guidance clauses beyond noting permissibility.</p>
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**G 16.3 A FSP is encouraged to provide a PDS containing relevant product information that is tailored to the needs of financial consumers at the pre-contractual stage to facilitate consumers in making informed financial choices.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Complied</b></p> <p>The PDS includes generic placeholders (e.g., , date) and a tick-box, but lacks substantive tailored product information beyond brief descriptions. There is no evidence it is provided at the pre-contractual stage within the document itself.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Populate the PDS with concrete, product-specific information relevant to the target consumer segment.</li> <li>• State that the PDS is provided at the pre-contractual stage and ensure distribution processes support this.</li> </ul>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

Advisory encouragement, not a strict requirement. The partial PDS indicates tailoring to specific mortgage products but evidence of delivery at pre-contractual stage and completeness is insufficient to assess.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Complied</b></p> <p>The extract provides limited features and lacks comprehensive relevant information typically needed at pre-contractual stage (e.g., pricing, fees, eligibility, risks, obligations). It does not demonstrate a complete, tailored PDS.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Expand content to include all key decision-making information tailored to this housing/solar loan, presented at pre-contract stage.</li> </ul>
Document Excerpt	Analysis



<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>This is an encouragement, not a requirement. The excerpt is insufficient to confirm tailoring or pre-contractual delivery.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>This is an encouragement rather than a mandate.  The extract alone cannot evidence tailoring to  consumer needs or pre-contractual provision.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the  benchmark rate specified by Bank Negara Malaysia.  The benchmark rate is currently set as the  Overnight Policy Rate (OPR), which reflects the  monetary policy stance as decided by the Monetary  Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not evidence tailoring to  consumer needs or timing at pre-contractual stage.  Scope is limited to an SBR explanation only.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a  change in the SBR? The SBR can rise or fall due to  changes in the benchmark rate, i.e. changes in the  Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>Only a single Q&amp;A sentence about SBR changes is  shown. Insufficient evidence to judge overall  tailoring or pre-contractual provision.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not evidence tailoring across the PDS or that it is provided at the pre-contractual stage; only a historical-rate chart is shown.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>%>) | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>%> | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Complied

Content is tailored to mortgage customers with SBR-sensitive repayment scenarios and an overdraft-specific subsection, which is relevant and aids informed choice at pre-contract stage.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>Guidance/encouragement cannot be verified from a single fee-link section without the broader PDS context or pre-contractual timing evidence.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

Guidance statement. The excerpt alone cannot evidence tailoring at the pre-contractual stage.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>Guidance statement and assessment would require full PDS and timing evidence; the excerpt alone is insufficient.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

Guidance statement; the excerpt alone cannot evidence tailoring across the whole PDS or timing of provision.



Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not evidence pre-contractual provision or tailoring beyond contact-details update instructions.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

Applicability concerns the overall PDS provision at pre-contract stage. The excerpt does not show timing or tailoring beyond contact/redress info.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt alone cannot establish tailoring or pre-contractual provision of a full PDS.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Guidance and broad in scope; with only one operational section shown, tailoring at pre-contractual stage cannot be determined.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>Guidance/encouragement; the excerpt alone cannot evidence full tailoring across the PDS at the pre-contractual stage.</p>
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**S 16.4 A FSP shall ensure the PDS does not exceed two A4 pages and ensure that the information is presented in an easily readable font size.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Complied</b></p> <p>Only one page is shown with footer "1". There is no full PDS to confirm total page count is within two pages. Readability of font seems acceptable, but without full document evidence, the two-page limit cannot be verified; any doubt = non-complied.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Provide the complete PDS showing total pages not exceeding two A4 pages.</li> <li>• Confirm and maintain minimum readable font size across all sections.</li> </ul>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — | | Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Complied

The images show at least two pages and the content suggests the PDS continues beyond page 2 (sections continue). There is no confirmation that the entire PDS is within two A4 pages; likely exceeds or cannot be verified. Font size appears readable but page-limit compliance is unproven.

### **Suggestions:**

- Provide the full PDS and ensure total length is maximum two A4 pages while retaining readable font size.
- Condense content to fit within the mandated limit or split details into supplementary documents while keeping the PDS within two pages.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ Not Applicable</p> <p>Only a fragment of a page is provided. Total page count and font size across the whole PDS cannot be determined.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>Only a single page image is provided and page count/readability across the complete PDS cannot be confirmed.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p><b>■ Not Complied</b></p> <p>The images show at least pages labeled 2 and 3 for the PDS section, indicating more than two A4 pages. Therefore, the requirement to not exceed two pages is not met. Readable font size cannot offset the page limit breach.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Condense the PDS content to a maximum of two A4 pages, using concise wording and streamlined tables while maintaining readability. Move non-essential details to supplementary materials or the website.</li> </ul>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p><b>■ Not Applicable</b></p> <p>Only a single page from the PDS is provided; total PDS length and overall font size across the document cannot be assessed.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p><b>■ Not Applicable</b></p> <p>The excerpt is one section of an apparent page but not the complete PDS. Total page count and font size across the PDS cannot be assessed.</p>



Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>The full PDS length and font size cannot be determined from the single section provided.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Complied

Only one page of the PDS is provided; page count of the entire PDS cannot be verified. Readable font appears adequate, but the two-page limit compliance cannot be confirmed from a single section.

### Suggestions:

- Submit the complete PDS to evidence it totals no more than two A4 pages and retains readable font size throughout.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>Only one page section is provided; total PDS length and font size across the whole PDS cannot be verified from this excerpt alone.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

Only one page image of Section 8 is provided; total PDS page count and font size across the entire PDS cannot be verified.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>Only two pages of content are shown but not the whole PDS; page count and font size for the full PDS cannot be verified from the excerpt.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

Only a single page excerpt is provided. Total PDS length and font size across the full document cannot be assessed.

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ Not Applicable</p> <p>Only a single page section is provided; total PDS length and font size across the full PDS cannot be assessed.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

Page count and font size require the entire PDS. Only one section is provided; overall length/readability cannot be verified.

**Document Excerpt**

**Analysis**



<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>Only one page segment is shown. Total length and font size across the full PDS cannot be verified from the extract.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Only page 7 excerpt is shown; total PDS length and overall font size across the whole document cannot be verified.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p><b>■ Not Complied</b></p> <p>The page footer shows “7”, implying the PDS spans multiple pages, exceeding two A4 pages. Font readability cannot be fully assessed from the snippet, but page count already breaches the requirement.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"><li>• Condense the PDS to a maximum of two A4 pages while maintaining required content and readable font sizes.</li><li>• Use concise wording, tables, and prioritization to fit within the limit.</li></ul>
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**S 16.5 A FSP shall use plain language and active verbs to make the PDS easy to read and understand.**

Document Excerpt	Analysis
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<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank (“the Bank”) for clarification, if required. \&lt;Product Name&gt; Date: \&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Complied</b></p> <p>Several sentences are long and contain technical/defined terms without simplification, e.g., definitions of “Outstanding Balance”, “Advance Payment”, and explanations about interest calculation and security over property. The tone is formal and may hinder plain-language comprehension.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"><li>• Rewrite sentences using simpler, active wording (e.g., “You offer your property as security.” “If you pay more than your instalment, we treat it as an advance. It is not a prepayment.”).</li><li>• Add short definitions or glossaries for terms like Outstanding Balance, Eligible Outstanding Balance, Advance Payment.</li><li>• Use bullet points and shorter sentences.</li></ul>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. | | — | — | | Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Complied

Multiple sentences are complex and technical, e.g., ‘Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower.’ and definitions embedded mid-sentence. Passive/nominalised phrasing like ‘is deemed as an “Advance Payment”; which is not considered prepayment’ reduces plainness.

### Suggestions:

- Simplify and shorten sentences; use active voice and everyday terms.
- Provide simple definitions in a glossary or side-notes, e.g., ‘Advance Payment means the extra money you paid.’
- Use step-by-step bullets for how interest is calculated and how withdrawals work.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p><b>■ Not Complied</b></p> <p>Some phrasing is technical and potentially unclear, e.g., “Advance Payment will not be considered as prepayment... Interest is calculated on the Eligible Outstanding Balance... whichever is lower.” Definitions are incomplete and may confuse average readers. Passive constructions are used and key terms are not simplified or explained with examples.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Rewrite sentences in plain, active voice (e.g., “We calculate interest on...”).</li> <li>• Define technical terms with simple explanations and examples for ‘Advance Payment’, ‘Eligible Outstanding Balance’, and ‘Outstanding Balance’.</li> <li>• Use short sentences and bullets for rules and effects.</li> </ul>
Document Excerpt	Analysis

# HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment & withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction & the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan & Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.

#### ■ Complied

The excerpt uses plain, active language such as “This facility is granted to you...”, “It offers flexibility...”, “The facility is subjected to monthly reduction...”. Sentences are generally straightforward and direct.

**Document Excerpt**

**Analysis**

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p><b>■ Not Complied</b></p> <p>Several phrases are technical or undefined for lay readers, e.g., “Prescribed Rate/Effective Lending Rate”, “Margin of Financing”, “Standardised Base Rate (SBR)”, without immediate plain-language explanations beside first use within Section 2. The note partially explains Margin of Financing but other terms are not simplified. Sentences like “The Margin of Financing is calculated based on the net selling price/current market value of the property and not based on the SPA price” use jargon (SPA) without definition.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Add plain-language explanations next to technical terms (e.g., define SBR, Effective Lending Rate, SPA) and use simpler wording like “the amount you borrow”, “how much of the property price we can finance”.</li> <li>• Rewrite passive constructions to active voice and short sentences, e.g., “You repay monthly for months.”, “Your overdraft must be repaid on demand (we can ask you to repay at any time).”</li> </ul>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p><b>■ Complied</b></p> <p>The SBR explanation uses plain, active wording such as “The SBR we offer... is based on...” and “which reflects...” with short, clear sentences on the page shown.</p>
Document Excerpt	Analysis

<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Complied</b></p> <p>The statement “The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).” uses plain, active language and is easy to understand within this section.</p>
Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Complied</b></p> <p>Text in the section uses plain, active wording such as “The SBR was introduced on 1 August 2022” and “Please refer to our website” which is clear and easy to read.</p>
Document Excerpt	Analysis



# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Complied

While much of the section is plain, several sentences are long and formal, e.g., “Pending commencement of the monthly repayment..., you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable)...” and “The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10%...” These reduce plain-language clarity.

### Suggestions:

- Rewrite long sentences into short, active-voice steps (e.g., ‘Before your monthly repayments start, you must pay monthly interest at the Effective Lending Rate on the daily outstanding balance.’).
- Define or simplify technical terms like ‘Prescribed Rate’ and ‘monthly rest’ or add brief explanations.
- Convert variation conditions into clear bullets with simple wording (e.g., ‘We may change your monthly repayment if it does not cover the interest, if the principal portion is below 10%, or after an SBR change.’).

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Complied</b></p> <p>Within the provided section, wording is simple and direct: “For full list of fees and charges, please visit our website... or scan here.” This uses plain, active language and is easy to understand.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Complied

Several bullet points use dense, legalistic language, long sentences, and passive constructions, e.g., "the Bank shall at its discretion be entitled to vary the Prescribed Rate...", "upon the application of the 1st tier Amended Prescribed Rate...", "such other period as the Bank may notify you...". Sentences exceed 20 words and contain multiple nested conditions, reducing readability. Active, plain alternatives are not provided.

### Suggestions:

- Rewrite the bullets in plain, active voice with shorter sentences, e.g., "If you miss payments 3 times within 12 months and are 31 days late, we may increase your rate by 1.5% p.a. above the Prescribed Rate."
- Avoid legalese such as "shall at its discretion be entitled to" and use "may" or "we may".
- Define technical terms (Prescribed Rate, SBR, daily rests) in simple language or link to a definitions box.
- Break multi-step interest escalation into a clear step-by-step table or list with triggers and rates.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first &lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p><b>■ Not Complied</b></p> <p>Section 9 contains jargon and long constructions: phrases like “the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate” are unexplained; passive voice such as “is payable at the point of redemption”; placeholders “&lt;36 or 60&gt;” introduce ambiguity; sentences exceed 20 words and include nested clauses, reducing readability.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Rewrite with plain language and active voice, e.g., “You must pay an early settlement fee when you redeem your loan.”</li> <li>• Explain technical terms or use simpler alternatives (e.g., “our funding costs” instead of “cost of fund”).</li> <li>• Remove template placeholders by stating exact months or ranges relevant to the product.</li> <li>• Break long sentences into short bullets with clear numbers and examples.</li> </ul>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

## ■ Not Complied

The excerpt contains formal/technical and lengthy constructions that hinder plain language, e.g., "are required to be insured or takaful coverage obtained under houseowner policy(ies)", "You are to furnish a certified true copy... endorsed as loss payee/mortgagee...", "at the Bank's discretion subject to the following". Sentences are long, include multiple clauses, legalistic terms (e.g., 'hereby', 'loss payee/mortgagee', 'loading or excess'), and passive voice ("shall only release... subject to"). This does not fully meet plain language and active-verb requirements.

### Suggestions:

- Rewrite using simple, direct wording and active voice, e.g., "You must insure your residential property under a houseowner policy. Commercial or vacant properties must have a fire policy."
- Break long bullets into short sentences and steps; avoid multiple ideas per sentence.
- Replace legal/technical terms with simpler explanations or define them (e.g., explain 'loss payee/mortgagee', 'loading').
- Change passive phrasing to active, e.g., "We will release the premium after we receive the insurer's acceptance letter."

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Complied</b></p> <p>Section 11 uses plain, active language: “inform the Bank”, “contact the Bank”, “visit any of our branches” with short, clear sentences.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (Formerly known as Menara Bumiputera Commerce), Jalan Raja Laut, 50350 Kuala Lumpur Tel: +603-2616 7766 Website: [akpk.org.my/contact-us](http://akpk.org.my/contact-us) - POWER! (Pengurusan Wang Ringgit Anda) Programme, offered by AKPK, promotes prudent money management and financial discipline to individual borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at [www.akpk.org.my](http://www.akpk.org.my) - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 8812 E-mail: [customerservice@hlbb.hongleong.com.my](mailto: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: [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my) Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Complied

The Section 12 text uses plain, direct language and active voice (e.g., “you should contact us...”, “you may seek the services of AKPK”, “you may contact us at...”). Sentences are straightforward and reader-friendly within this section.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Complied</b></p> <p>The visible items in Section 13 are simple bullet points listing loan package names using plain, concise wording without jargon, consistent with plain language and active style.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important:</i> There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</p>	<p>■ <b>Complied</b></p> <p>The repayment instructions use plain, active language (e.g., “Making your monthly repayment is hassle free through:” and imperative bullets like “Make your payment over-the-counter at the nearest branch”). Sentences are short and clear.</p>
Document Excerpt	Analysis



<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p><b>■ Not Complied</b></p> <p>The snippet includes formal phrasing such as “Should you require additional information...” which is not plain, conversational language. Limited evidence prevents confirming plain language across the PDS; any doubt = non-complied.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Replace formal constructions with plain, direct wording, e.g., “If you need more information, visit ... or call ...”.</li> <li>• Review all sections to use active voice and everyday terms.</li> </ul>
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**G 16.6 In relation to paragraph 16.5, keeping sentences short will make the PDS easier to read. Most plain language writing guides recommend an average sentence length of not more than twenty words per sentence.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank (“the Bank”) for clarification, if required. \&lt;Product Name&gt; Date: \&lt;Date Letter of Offer issued&gt;</p>	<p><b>■ Not Complied</b></p> <p>Multiple sentences exceed twenty words, especially in the product description and interest calculation explanations.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Edit text to average <math>\leq 20</math> words per sentence and break complex ideas into bullets.</li> <li>• Use examples to clarify calculations in short sentences.</li> </ul>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Complied

Numerous sentences exceed twenty words and contain multiple clauses, especially interest-calculation descriptions and conditions about MortgagePlus and Overdraft features.

### Suggestions:

- Rewrite long sentences into short bullets under 20 words on average.
- Use examples to explain calculations with concise wording.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Complied</b></p> <p>Multiple sentences exceed ~20 words and pack several conditions in one line, reducing readability (e.g., the definition and cap for Eligible Outstanding Balance).</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Break long sentences into shorter ones under 20 words and use bullet points for conditions and limits.</li> </ul>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Complied</b></p> <p>Guidance aligns: many sentences are short and direct. While a few are longer (e.g., reduction clauses), overall the style reflects the recommendation.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p><b>■ Not Complied</b></p> <p>Section 2 contains long compound lines within tables and notes, e.g., the note on Margin of Financing and rate lines combining multiple periods in one sentence, which likely exceed 20 words and reduce readability.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Break rate information into separate short lines or bullet points per period.</li> <li>• Shorten notes into sentences under 20 words and define acronyms.</li> </ul>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p><b>■ Complied</b></p> <p>The visible sentences in the SBR section are concise and near/under twenty words, supporting readability consistent with the guidance.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p><b>■ Complied</b></p> <p>The provided sentence is short and within the recommended style, supporting readability.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Complied</b></p> <p>Sentences in the excerpt are short and straightforward; no lengthy or complex sentences are present.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Complied

Several sentences exceed twenty words and contain multiple clauses, particularly the paragraph starting with 'Pending commencement of the monthly repayment...'.

### Suggestions:

- Break long sentences into shorter ones under 20 words on average and use lists for conditions and steps.

Document Excerpt	Analysis
# 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i>	<p>■ <b>Complied</b></p> <p>The excerpt contains two short sentences with clear structure and well under twenty words each, aligning with the guidance.</p>
Document Excerpt	Analysis



# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Complied

Multiple bullets contain very long sentences well over 20 words with nested clauses (e.g., the second and third bullets under "For Term Loan"). This does not meet the recommended sentence length.

### Suggestions:

- Split long bullets into multiple short sentences (≤20 words).
- Use numbered steps for rate changes: Trigger → New rate → When it reverts.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p><b>■ Not Complied</b></p> <p>Multiple sentences in Section 9 exceed twenty words and combine many ideas, hindering readability; no effort to keep sentences short is evident.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Split long sentences into shorter ones under 20 words.</li> <li>• Use bullet points with brief phrases for fees and periods.</li> <li>• Provide a simple example calculation of the fee.</li> </ul>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

## ■ Not Complied

Multiple bullets exceed 20 words and contain several subclauses, reducing readability (e.g., the bullet on furnishing certified copies and endorsements; the conditions (a)-(d) with long compound sentences).

### Suggestions:

- Shorten sentences to under ~20 words where possible.
- Split complex conditions (a)-(d) into concise, single-idea statements.

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Complied</b></p> <p>The two sentences in section 11 are short and direct, aligning with the guidance on short sentences.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Complied

Within Section 12, most sentences are short imperative statements and contact lines; average sentence length appears under 20 words, aiding readability.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Complied</b></p> <p>The shown content uses short bullet items with very few words per line, aligning with the guidance on keeping sentences short.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include:</i> - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. <i>Important:</i> There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</p>	<p>■ <b>Complied</b></p> <p>The section mainly uses bullet points and short phrases; no long sentences are present. This aligns with the guidance to keep sentences short.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>Guidance. The provided excerpt is insufficient to evaluate sentence-length averages across the PDS.</p>
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**S 16.7 A FSP shall ensure the PDS is clearly distinguishable from other marketing materials to enable financial consumers to refer to the PDS for comparison and decision-making.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Complied</b></p> <p>Although titled "PRODUCT DISCLOSURE SHEET," the layout resembles marketing content with brand logo and lacks explicit statements or distinct formatting cues separating it from promotional materials. No evidence of how it is distinguished across channels.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Add a prominent header "Product Disclosure Sheet (PDS)" on every page and a disclaimer such as "This is not a marketing material."</li> <li>• Use a neutral, non-promotional layout distinct from brochures across all channels.</li> </ul>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Complied

The document bears a ‘PRODUCT DISCLOSURE SHEET’ header, but there is no explicit statement or visual evidence that distinguishes it from marketing materials beyond the title. Without the surrounding materials, clear distinguishability cannot be confirmed.

### Suggestions:

- Include a prominent banner ‘Product Disclosure Sheet (not marketing material)’ on each page.
- Use a unique layout consistent with the regulator’s template and include a footer referencing the PDS version and issue date.



Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ Not Applicable</p> <p>The extract does not show the overall document design/labeling to verify it is distinct from marketing materials.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>We cannot determine document context or whether it is distinguished from marketing materials based on the excerpted page alone.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>The extract is an internal PDS section without surrounding marketing materials. There is no evidence to assess distinguishability from marketing content.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt is a single page labeled as part of a PDS, but there is no evidence about differentiation from other marketing materials across the full document or presentation context.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not show the broader document context or how it is distinguished from marketing materials.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>Whether the document is distinguishable from marketing materials cannot be assessed from this isolated section.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>%>) | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>%> | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Complied

The single page shows a section labeled ‘6. What are my obligations?’ but there is no evidence that the overall document is clearly marked as a PDS and distinguishable from marketing materials.

### **Suggestions:**

- Add clear PDS headers/footers and a cover statement indicating it is the official Product Disclosure Sheet, separate from promotional materials, and provide the full document context.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>Distinguishability from marketing materials cannot be assessed using only a single section image without seeing the overall document design and surrounding materials.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

The excerpt looks like a PDS page but no comparative view with marketing materials is provided; cannot verify distinctness.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>Distinguishability from marketing materials cannot be assessed from a single section image; broader document context is required.</p>
Document Excerpt	Analysis



# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

The excerpt alone does not evidence how the PDS is distinguished from marketing materials.

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ Not Applicable</p> <p>Distinguishability from marketing materials cannot be assessed from this isolated section.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

Distinguishability requires viewing the full document design and its separation from marketing materials. The excerpt alone cannot evidence this.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>The extract does not provide context to distinguish this page as a PDS versus marketing material across the entire document.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Distinguishability from marketing materials cannot be assessed from a single internal page image without context of surrounding materials or design cues.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p><b>■ Not Complied</b></p> <p>The excerpt shows internal sectioning and versioning but provides no evidence that the document is clearly distinguished from marketing materials (e.g., unique PDS labeling on cover, separation from brochures). Without full context, compliance cannot be confirmed.</p> <p><b>Suggestions:</b></p> <ul style="list-style-type: none"> <li>• Add clear PDS identifiers on the first page (e.g., "Product Disclosure Sheet"), separate from marketing brochures, and ensure consistent PDS branding and headers/footers indicating PDS status.</li> </ul>
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**S 16.8 A FSP shall put in place adequate measures to ensure financial consumers are guided to read and understand the PDS prior to entering into a contract. The extent to which the FSP implements these measures shall be commensurate with the complexity of the financial product (i.e. adopting a risk-based approach). The level of measures that must be put in place by FSPs for more complex products would be higher as compared to less complex products. For complex products, the FSP must take additional steps, such as calling customers post-sales, to confirm that the customers are aware of all key terms and risks of the product.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p><b>■ Not Applicable</b></p> <p>This clause requires evidence of internal processes and post-sales actions beyond the document content. The PDS itself cannot demonstrate such measures.</p>

Document Excerpt	Analysis
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# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

This clause requires operational measures outside the document. The provided PDS excerpts do not evidence such processes; per verification rules, requirements needing external actions are marked not-applicable for document-only assessment.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ Not Applicable</p> <p>This clause concerns organisational measures and processes not evidenced in the provided document text.</p>
Document Excerpt	Analysis



<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>This clause requires evidence of processes and measures, which are not contained within the provided PDS excerpt.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>This clause concerns internal processes and customer guidance measures beyond the document content. The extract provides no evidence of such measures.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The provided page does not contain or evidence measures or processes guiding customers to read/understand the PDS or any risk-based approach.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>Operational measures cannot be assessed from a single informational sentence; no evidence provided.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence of measures or processes is provided in the excerpt; it only shows historical rate information.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

#### ■ Not Applicable

This clause concerns internal measures and processes beyond the provided PDS content. The document section does not evidence guidance measures or post-sales calls.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not evidence any measures guiding consumers to read/understand the PDS or post-sales calls. Such operational measures are outside the provided text.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

### ■ Not Applicable

The document excerpt does not evidence any measures or processes guiding consumers to read/understand the PDS or post-sales confirmations.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>Measures and processes are not evidenced in the provided excerpt; operational steps cannot be verified within the text shown.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

Operational measures and processes are not evidenced in the provided content.



Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not evidence measures guiding consumers to read/understand the PDS or risk-based approaches.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

#### ■ Not Applicable

This clause concerns processes and controls beyond the document text. The provided section does not evidence such measures.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>Measures and processes cannot be evidenced from the single section provided.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>This clause concerns processes beyond the document itself (guidance measures, post-sales calls). The provided section does not evidence such measures.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>This clause requires organizational measures beyond the document content. The provided excerpt does not and cannot evidence such measures.</p>
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**G 16.9 In complying with paragraph 16.8, a FSP may require its front-line sales staff and intermediaries to advise financial consumers to read the PDS and explain the key information in the PDS, such as their obligations and product risks.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>Guidance about operational measures outside the document; no textual evidence can confirm implementation.</p>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

Advisory guidance about sales process; cannot be verified from the document excerpt alone.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Applicable</b></p> <p>Guidance about internal practices; the document excerpt does not evidence sales staff instructions.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>Advisory guidance about internal practices; no evidence in the excerpt to assess.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ Not Applicable</p> <p>Advisory guidance on operational measures; the excerpt does not evidence sales staff practices.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the  benchmark rate specified by Bank Negara Malaysia.  The benchmark rate is currently set as the  Overnight Policy Rate (OPR), which reflects the  monetary policy stance as decided by the Monetary  Policy Committee of Bank Negara Malaysia.</p>	<p>■ Not Applicable</p> <p>No information about staff or intermediaries' advisory practices is included in the excerpt.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a  change in the SBR? The SBR can rise or fall due to  changes in the benchmark rate, i.e. changes in the  Overnight Policy Rate (OPR).</p>	<p>■ Not Applicable</p> <p>Advisory guidance about staff actions is not evidenced in the provided excerpt.</p>



Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>Staff/intermediary guidance or scripts are not shown in the provided section.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Applicable

Advisory guidance about staff/intermediaries cannot be assessed from the provided PDS excerpt.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>This guidance concerns staff/intermediary practices which are not evidenced in the provided section.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

Guidance about sales staff actions cannot be assessed from the excerpt.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>Guidance about staff actions cannot be assessed from the text excerpt.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

Guidance about internal practices; the excerpt does not address staff/intermediary instructions.

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ Not Applicable</p> <p>No information is provided about staff/intermediary practices.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

Operational guidance about staff/intermediaries; not assessable from the given content.

**Document Excerpt**

**Analysis**



<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>Operational guidance about staff instructions is not verifiable from the document excerpt.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Advisory guidance about organisational practices; no evidence within the provided section.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>Guidance about operational practices; cannot be assessed from the document snippet.</p>
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**S 16.10 A FSP shall provide a copy of the PDS to financial consumers at the pre-contractual stage.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>The PDS text does not evidence distribution timing. Verification requires process evidence beyond the document.</p>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

Provision timing is a distribution process requirement and cannot be verified solely from the PDS text/images.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ Not Applicable</p> <p>Provisioning timing cannot be assessed from the content alone.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>Provision timing cannot be verified from the document content alone.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>Provision timing is not verifiable from the document content alone.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the  benchmark rate specified by Bank Negara Malaysia.  The benchmark rate is currently set as the  Overnight Policy Rate (OPR), which reflects the  monetary policy stance as decided by the Monetary  Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not demonstrate when or how the PDS is provided to consumers.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a  change in the SBR? The SBR can rise or fall due to  changes in the benchmark rate, i.e. changes in the  Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>Distribution timing cannot be verified from the excerpt.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>Distribution timing cannot be verified from the provided section.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Applicable

Distribution timing cannot be verified from the PDS content alone.



Document Excerpt	Analysis
# 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i>	<p>■ Not Applicable</p> <p>Timing and provision of the full PDS cannot be verified from the single excerpt.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

No evidence in the excerpt about provision timing of the PDS.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>Provision timing is operational and not verifiable from the excerpted text.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

The excerpt does not evidence provision timing of the PDS.

Document Excerpt	Analysis
# 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.	<p>■ Not Applicable</p> <p>The excerpt does not show when or whether a PDS copy is provided.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

Provision timing cannot be verified from the excerpt; it only shows assistance/redress content.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not evidence provision timing of the PDS.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Provision timing cannot be verified from the excerpted content alone.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p><b>■ Not Applicable</b></p> <p>This requirement concerns distribution timing and process, which cannot be evidenced by the provided excerpt alone.</p>
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**S 16.11 If it is not practical to provide the PDS at the pre-contractual stage, particularly for telemarketing transactions, a FSP shall direct financial consumers to its website to view, read or obtain a copy of the PDS.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p><b>■ Not Applicable</b></p> <p>Applicability depends on telemarketing or impractical scenarios; the document does not indicate such channels or directions to a website.</p>
Document Excerpt	Analysis



# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an "Advance Payment". Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as "Advance Payment"; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia's guideline on "Lending/Financing to the Priority Sectors" or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

Condition-specific distribution requirement (telemarketing); no evidence in the document regarding channel or redirection to website.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Applicable</b></p> <p>No scenario or instruction regarding telemarketing or web direction appears in the extract.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence of telemarketing context or website direction is present in the excerpt.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>This conditional requirement depends on telemarketing or practicality; the excerpt contains no such context or web direction statements.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia.  The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence is provided regarding telemarketing scenarios or directing consumers to a website for the PDS.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence of telemarketing scenario or web direction is provided.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>No telemarketing context or alternative website direction for PDS provision is evidenced beyond a generic note about a longer historical series on the website, which is unrelated to PDS provision requirements.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Applicable

No evidence about telemarketing or redirection processes is present in the excerpt.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt contains a website link and QR code, but there is no context that this is for telemarketing or situations where pre-contract provision is impractical. Without that condition evidenced, applicability cannot be determined.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

No information about telemarketing scenarios or website direction in the excerpt.



Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate telemarketing context or website direction; cannot assess.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

No information on telemarketing or website direction is present.

Document Excerpt	Analysis
# 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.	<p>■ Not Applicable</p> <p>No telemarketing context or web direction for PDS is shown in the excerpt.</p>
Document Excerpt	Analysis

<p># 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)</p>	<p>■ <b>Not Applicable</b></p> <p>Condition-specific (telemarketing or impracticality) and process requirement; no evidence in the provided section.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>No information about telemarketing or redirection to website for PDS in the provided section.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Telemarketing context and redirection practices are not evidenced in the provided section.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>Conditional on telemarketing or impracticality; no evidence of such distribution context in the excerpt.</p>
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**S 16.12 A FSP that distributes its financial products through intermediaries, including a digital channel, shall customise the information contained in the PDS according to the distribution channel. The FSP shall disclose specific charges to be borne by financial consumers for securing the sale through its intermediaries, such as the platform, processing or administrative fees, if any.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence that the product is distributed via intermediaries/digital platforms or that channel-specific fees apply. The PDS contains no such disclosures.</p>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

The excerpt does not indicate distribution via intermediaries or any channel-specific customisation/fees. Cannot assess from the text provided.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ Not Applicable</p> <p>The extract does not indicate distribution via intermediaries nor disclose intermediary-specific charges.</p>
Document Excerpt	Analysis



<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate intermediary or digital channel distribution nor list intermediary-specific charges; applicability cannot be determined.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate distribution through intermediaries or disclose intermediary-specific fees. Without evidence of channel context, applicability cannot be assessed.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate distribution channels or disclose intermediary-specific charges.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not mention distribution channels or intermediary-specific fees.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate distribution channels or intermediary-related charges.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Complied

The section does not disclose intermediary-specific charges or indicate channel-specific customisation. It only covers repayment obligations.

### **Suggestions:**

- Add a disclosure subsection stating any platform/processing/administrative fees applicable via intermediaries or state 'None', and indicate any channel-specific variations in information.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not show distribution via intermediaries nor disclose intermediary-specific charges. Without evidence of such channels, the clause cannot be applied.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

The excerpt does not indicate distribution channel or intermediary-specific charges.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence of distribution via intermediaries or disclosure of intermediary-specific charges in the provided section.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

The excerpt does not mention distribution channels or intermediary-specific fees.



Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ Not Applicable</p> <p>The excerpt contains no evidence of distribution channels or intermediary-related disclosures.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

This applies when intermediaries/digital channels and fee disclosures are relevant. The excerpt provides only contact/redress information and no distribution-channel customisation or fees.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>The section lists loan packages only; it does not show channel-specific customisation or intermediary charges.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include:</i> - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. <i>Important:</i> There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</p>	<p>■ <b>Not Applicable</b></p> <p>The section lists repayment methods and some payment processing fees unrelated to intermediary platform/processing fees for distribution; no evidence of channel-customised PDS or intermediary charges.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>Conditional on intermediary/digital-channel distribution with channel-specific customization and fee disclosure. The excerpt provides no such evidence.</p>
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**S 16.13 For riders to an insurance/takaful product offering a variety of benefits, a FSP must provide a separate PDS for such riders. The FSP must provide the PDS for the riders together with the PDS for the basic insurance or takaful product.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>The document is for housing/shop loans, not insurance/takaful with riders.</p>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an "Advance Payment". Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. | | — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as "Advance Payment"; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia's guideline on "Lending/Financing to the Priority Sectors" or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

The product is a housing/mortgage loan, not an insurance/takaful product with riders.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Applicable</b></p> <p>The product is a housing loan; clause applies only to insurance/takaful riders.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>The product is a loan, not an insurance/takaful product with riders.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>The product appears to be a mortgage/financing facility, not insurance/takaful with riders. Therefore, this clause does not apply.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The document relates to SBR for a financing product, not insurance/takaful riders.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt concerns SBR for financing; no evidence of insurance/takaful riders.</p>



Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>The product context here appears to be lending rates/SBR, not insurance/takaful riders.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Applicable

The document concerns mortgage/loan facilities, not insurance/takaful riders.

Document Excerpt	Analysis
<p># 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i></p>	<p>■ <b>Not Applicable</b></p> <p>The product appears to be a loan/mortgage, not insurance/takaful with riders. Therefore this clause does not apply.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

The document relates to loans/overdrafts, not insurance/takaful riders.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>The document concerns loan facilities, not insurance/takaful riders.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

The document section concerns property-related insurance requirements within a financing PDS, not insurance/takaful product riders.

Document Excerpt	Analysis
# 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.	<p>■ Not Applicable</p> <p>The excerpt relates to a banking product contact-details update; no insurance/takaful riders are presented.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

### ■ Not Applicable

The product in the excerpt appears to be a mortgage/loan; there is no evidence of insurance/takaful riders requiring separate PDS.

**Document Excerpt**

**Analysis**



<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>The product is housing/property financing, not insurance/takaful riders; clause condition not met.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>The document concerns a loan/property financing PDS section, not insurance/takaful riders.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>The document concerns loans/property financing, not insurance/takaful riders.</p>
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**S 16.14 For financial products that are not set out in the Schedules, a FSP shall be guided by the format provided in the Schedules in producing a PDS on such products.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>The product appears to be a standard loan likely covered by Schedules; the document does not state otherwise. Cannot assess linkage to Schedules.</p>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. || — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

Mortgage loans are typically included in the Schedule templates. The excerpt appears to follow a template but applicability regarding ‘not set out’ cannot be determined; mark not-applicable.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Applicable</b></p> <p>Insufficient information on whether this product is outside the Schedules. Cannot assess alignment to Schedule format.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>We do not have the Schedules to verify whether the loan is included or whether the format follows them.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>We cannot determine whether this product is covered by the Schedules or not from the excerpt. No evidence either way.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>We cannot determine whether this product is in or out of the Schedules, nor assess adherence to Schedule format from the isolated page.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>We cannot determine whether the product is outside the Schedules or whether the format was followed from a single sentence.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>We cannot determine whether the product is outside the Schedules or whether the overall PDS follows the format from Schedules based on this single section.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>%>) | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>%> | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Applicable

The product appears to be a mortgage/overdraft covered by schedules; the excerpt does not indicate an unscheduled product.



Document Excerpt	Analysis
# 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i>	<p>■ <b>Not Applicable</b></p> <p>We cannot determine whether the product is set out in the Schedules from the excerpt alone.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

We cannot confirm whether the product is covered in the Schedules or whether the format follows them from this excerpt.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>We cannot confirm whether the product is in the Schedules or whether the full PDS follows that format from the limited excerpt.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

Whether the product is set out in the Schedules and adherence to format cannot be determined from the excerpt.

Document Excerpt	Analysis
# 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.	<p>■ Not Applicable</p> <p>Cannot assess whether the product is outside the Schedules or whether the format guidance was followed from the single section provided.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

Assessment requires knowledge of the product's presence in the Schedules and overall PDS format, which is not available from the provided section.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>We cannot determine whether the product is outside the Schedules or whether the format follows the Schedules from this snippet.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Whether the product is set out in the Schedules and adherence to the format cannot be determined from this excerpt.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>Applicability depends on whether the product lacks a Schedule template. The excerpt does not indicate this; cannot assess.</p>
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**S 16.15 A FSP offering an Islamic financial product must explain the applicable Shariah contract, including the key terms and conditions in the PDS.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>The PDS appears to describe conventional loans; no indication it is an Islamic product.</p>
Document Excerpt	Analysis



# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an "Advance Payment". Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. | | — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as "Advance Payment"; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia's guideline on "Lending/Financing to the Priority Sectors" or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

The provided products are conventional housing loans; no Islamic product is evidenced.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Applicable</b></p> <p>The extract does not evidence that the product is Islamic; no Shariah references.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>The product shown appears to be a conventional loan; no indication it is an Islamic product.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>The extract does not indicate that the product is Islamic. No Shariah references are present.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the  benchmark rate specified by Bank Negara Malaysia.  The benchmark rate is currently set as the  Overnight Policy Rate (OPR), which reflects the  monetary policy stance as decided by the Monetary  Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate that the product is Islamic nor include Shariah contract explanations.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a  change in the SBR? The SBR can rise or fall due to  changes in the benchmark rate, i.e. changes in the  Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>No indication that the product is Islamic or any  Shariah explanation in the provided excerpt.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate that this is an Islamic product or include Shariah contract explanations.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>%>) | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>%> | If SBR increases to \<b+1>%> | If SBR increases to \<b+2>%> | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Applicable

The section appears to describe conventional mortgage/overdraft; no evidence that this is an Islamic product.

Document Excerpt	Analysis
# 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i>	<p>■ <b>Not Applicable</b></p> <p>No indication that the product is Islamic. Hence applicability is not evidenced.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

The excerpt does not indicate that the product is Islamic or describe a Shariah contract.



Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate whether the product is Islamic; no Shariah content is presented.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

The excerpt mentions takaful but does not establish that the financing is an Islamic product nor explain any Shariah contract.

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not indicate that the product is Islamic or explain any Shariah contract.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

The section does not indicate an Islamic product or any Shariah contract explanation.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>The extract does not indicate an Islamic product section or explanation of Shariah contracts.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>Although an Islamic Bank is mentioned as an account source for standing instructions, the section does not present an Islamic product explanation or Shariah contract; applicability to an Islamic product is not evidenced here.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not evidence whether the product is Islamic or conventional. No Shariah contract explanation is shown; without confirmation that the product is Islamic, applicability is uncertain.</p>
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**G 16.16 BNM reserves the right to require a FSP to make appropriate amendments to a PDS if information contained in the PDS is found to be inaccurate, incomplete or misleading.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation of rights, not a requirement on the document content.</p>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. | | — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as “Advance Payment”; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia’s guideline on “Lending/Financing to the Priority Sectors” or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

Regulatory reservation of rights; not assessable against the document.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulator right; not assessable against the document content.</p>
Document Excerpt	Analysis



<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation of rights; not assessable against the PDS content.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation of rights and not a document requirement assessable against the excerpt.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation of rights; the provided excerpt cannot evidence compliance or non-compliance by the FSP.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>This is a supervisory reservation; the excerpt provides no evidence related to it.</p>

Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation; the document cannot evidence or refute it.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

#### ■ Not Applicable

This is a regulator right; compliance cannot be assessed against the provided document content.

Document Excerpt	Analysis
# 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation of rights; not verifiable against the provided document excerpt.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

This is a regulatory reservation; compliance cannot be assessed against the provided excerpt.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation of rights; compliance cannot be judged against the excerpt.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

This is a regulatory reservation; the excerpt cannot evidence compliance or otherwise.



Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulator right; the excerpt does not touch on it.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

This is a regulatory reservation of rights; not something the document can evidence compliance with.

**Document Excerpt**

**Analysis**

<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation of rights, not something the document can demonstrate compliance with.</p>
Document Excerpt	Analysis
<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include: - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. Important: There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</i></p>	<p>■ <b>Not Applicable</b></p> <p>This is a regulatory reservation statement; compliance cannot be assessed against the provided section.</p>
Document Excerpt	Analysis

<p># 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: <a href="http://www.hlb.com.my/mg-loan">www.hlb.com.my/mg-loan</a> or call Hong Leong Contact Centre at Tel: 03-76268899. <i>Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.</i> The information provided in this disclosure sheet is valid as at \&lt;Date LO printed&gt; MG PDS ver1 Feb 2025 7</p>	<p>■ <b>Not Applicable</b></p> <p>Regulatory reservation of rights; not assessable against the document content.</p>
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**S 16.17 A FSP shall immediately make appropriate amendments to the information contained in the PDS upon being informed by BNM in writing that the PDS is inaccurate or misleading.**

Document Excerpt	Analysis
<p># PRODUCT DISCLOSURE SHEET (Versi Bahasa Malaysia) Kindly read and understand this Product Disclosure Sheet together with the terms in the Letter of Offer before you decide to take up the product below: ■ Please tick whichever is applicable in this document. Please do not hesitate to contact Hong Leong Bank ("the Bank") for clarification, if required. \&lt;Product Name&gt; Date: \&lt;\&lt;Date Letter of Offer issued&gt;&gt;</p>	<p>■ <b>Not Applicable</b></p> <p>This concerns future actions upon BNM notification; cannot be evidenced within the provided PDS text.</p>
Document Excerpt	Analysis

# 1. What is this product about? | Hong Leong Housing Loan/ Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an "Advance Payment". Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice. | | — | — |

| Hong Leong MortgagePlus Housing Loan/Shop Loan | This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings by linking your loan account directly to your MortgagePlus Current Account. Any excess payment received after deducting your instalment and any charges payable, is deemed as "Advance Payment"; which is not considered prepayment and will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance which is the difference between the loan outstanding balance (inclusive of charges) ("Outstanding Balance") and the sum of the Advance Payment and the credit balance in your MortgagePlus Current Account or up to 70% of the Outstanding Balance, whichever is lower. You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime. | Hong Leong Housing Loan/ Shop Loan Hong Leong MortgagePlus Housing Loan/Shop Loan This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. This facility is granted to you subject to you fulfilling all the criteria under Bank Negara Malaysia's guideline on "Lending/Financing to the Priority Sectors" or Syarikat Jaminan Kredit Perumahan (SJKP).

## ■ Not Applicable

This is a process obligation triggered by BNM notification; no evidence can be derived from the document itself.

Document Excerpt	Analysis
<p># Hong Leong Special Housing Loan/ Housing Guarantee Scheme This facility is granted to you for the purpose of installation of solar panels. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment and interest savings. Any excess payment received after deducting your instalment and any charges payable, is deemed as an “Advance Payment”. Advance Payment will not be considered as prepayment and thereafter will affect your loan outstanding balance for interest calculation purposes. Interest is calculated on the Eligible Outstanding Balance, which is the difference between the loan outstanding balance (inclusive of charges) (“Outstanding Balance”) and the Advance Payment or up to 30% of the Outstanding Balance, whichever is lower. Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>	<p>■ Not Applicable</p> <p>Operational obligation triggered by BNM notification; no evidence available in the provided text.</p>
Document Excerpt	Analysis

<p># HLB Solar Plus Loan This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity. This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank. It offers flexibility in repayment &amp; withdrawal of funds within the facility limits through Overdraft Current Account. The facility is subjected to monthly reduction &amp; the facility limit will be reset to zero by the time you reach 65 years old in which for: (a) Combination of Term Loan &amp; Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility. (b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility. For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>	<p>■ <b>Not Applicable</b></p> <p>Requires evidence of actions upon BNM notification, which is outside the provided document.</p>
<p><b>Document Excerpt</b></p>	<p><b>Analysis</b></p>

<p># 2. What do I get from this product? Facility 1 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months   Prescribed  Rate Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;% ## Facility 2 -  \&lt;Product Name&gt;   Item   Description     —   —      Facility Amount   RM \&lt;Total Amount Borrowed&gt;      Margin of Financing *   \&lt;__&gt;%     Repayment  Period   \&lt;Approved Tenure&gt; months     Prescribed  Rate/Effective Lending Rate   Prescribed Rate /  Effective Lending Rate Year 1 : SBR + \&lt;__&gt;%  \&lt;__&gt;% Year 2-3 : SBR + \&lt;__&gt;% \&lt;__&gt;%  Thereafter : SBR + \&lt;__&gt;% \&lt;__&gt;%   - Overdraft  Repayment: On demand - Standardised Base Rate  (SBR) is currently at \&lt;3.00%&gt;. - * Note: The Margin  of Financing is calculated based on the net selling  price/current market value of the property and not  based on the SPA price.</p>	<p>■ <b>Not Applicable</b></p> <p>This clause concerns post-issuance actions upon BNM notice; the excerpt provides no evidence to assess such actions.</p>
Document Excerpt	Analysis
<p># 3. What is the Standardised Base Rate (SBR)?  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia.  The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence is provided about amendment processes or any notification from BNM.</p>
Document Excerpt	Analysis
<p># 4. What are possible scenarios that may trigger a change in the SBR? The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	<p>■ <b>Not Applicable</b></p> <p>Operational response to BNM instruction cannot be assessed from the provided text.</p>



Document Excerpt	Analysis
<p># 5. Historical SBR for the past 3 years <i>Line chart titled “Published SBR, BR and BLR” showing historical SBR, BR and BLR over time.</i> The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR. For a longer historical series, please refer to our website.</p>	<p>■ <b>Not Applicable</b></p> <p>The excerpt does not provide evidence of processes or actions following BNM notifications.</p>
Document Excerpt	Analysis

# 6. What are my obligations? - Your monthly instalment is RM [x] - Total repayment/financing payment amount at the end of [xx] years is RM [x] Important: Your monthly instalment and total repayment/financing payment amount will vary if the SBR changes. | Rate | Today (SBR=\<b>% ) | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | | Facility 2 – \<Product Name> / Monthly Instalment | RM \<xx> | RM \<aa> | RM \<dd> | | Total interest cost at the end of \<Approved Tenure> years | RM \<yy> | RM \<bb> | RM \<ee> | | Total repayment amount at the end of \<Approved Tenure> years | RM \<zz> | RM \<cc> | RM \<ff> | Applicable to HLB Mortgage Overdraft only | Rate | Today SBR=\<b>% | If SBR increases to \<b+1>% | If SBR increases to \<b+2>% | | — | — | — | — | | Facility 1 – HLB Mortgage Overdraft / Monthly Interest Payment | On demand | On demand | On demand | Note: If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR. 1. Pending commencement of the monthly repayment as provided in the table above, you are required to pay the Bank monthly interest (if any) and calculated at the Prescribed Rate/Effective Lending Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) from the first disbursement of the Facility or commencing from such date as advised by the Bank in writing. 1. The Bank may vary your monthly repayment amount when: • it is insufficient to service your loan interest; or • when the monthly principal repayment portion is less than 10% of your monthly repayment amount; or • whenever a revision of your monthly repayment amount by the Bank or you are required.

## ■ Not Applicable

Operational response to BNM instruction is not evidenced in the PDS excerpt.

Document Excerpt	Analysis
# 7. What other charges do I have to pay? For full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/loan1">www.hlb.com.my/loan1</a> or scan here: <i>QR code for the website link</i>	<p>■ <b>Not Applicable</b></p> <p>This concerns actions upon BNM notification, which cannot be assessed from the excerpt.</p>
Document Excerpt	Analysis

# 8. What if I fail to fulfil my obligations? ## For Term Loan - Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase. - If you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 31 days for at least 3 times over the past 12 months, the Bank shall at its discretion be entitled to vary the Prescribed Rate, which shall thereafter comprise of Additional Interest (chargeable at 1.5% p.a and/or such other rates as determined by the Bank from time to time) above the Prescribed Rate ("1st tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - Upon the application of the 1st tier Amended Prescribed Rate and in the event if you defaults on any payment of monies due under the Facilities during the duration of the Facilities for a period of 100 days from the date such monies become due and payable or such other period as the Bank may notify you from time to time, the Bank shall at its discretion be entitled to vary the 1st tier Amended Prescribed Rate by imposing an additional interest at 1.00% p.a over and above the 1st tier Amended Prescribed Rate ("2nd tier Amended Prescribed Rate") on daily rests or such other rate as the Bank may prescribe on the balance outstanding. - The 2nd tier Amended Prescribed Rate will continue to apply until such time when: (aa) you have paid all amounts outstanding under the Facilities, i.e. your account has regularized, in which event the applicable interest rate would be adjusted to the Prescribed Rate; or (bb) the monies due and payable by you have been outstanding for less than a period of 91 days (or such other period as the Bank may notify you from time to time) from the date when such monies were due for payment, upon which the applicable interest rate will be adjusted to the 1st tier Amended Prescribed Rate. - The 1st tier Amended Prescribed Rate will continue to apply until such time when the amounts due and payable under the Facilities have been outstanding for less than a period of 31 days (or such other period as the Bank may notify the you from time to time), in which event the applicable interest rate would be adjusted to the Prescribed Rate. ## For Overdraft Facility - You must not draw in excess of the Overdraft limit. If you have drawn or utilised sums in excess of the limit, interest on Overdraft Excess ("OD Excess Interest") above the Reference Rate or such other rate as may be determined by the Bank shall be charged on all sums drawn in excess of the limit at SBR + 7.50% per annum. ## For Term Loan & Overdraft - We may set-off any credit balance in any account maintained with the Bank against any outstanding balance of this Facility with written notice. - Legal action will be taken if you fail to respond to reminder notices given by the Bank. Your property may be foreclosed and you will have to bear all the costs. You are also responsible to settle any shortfall after your property has been sold. - Legal action against you may affect your credit score leading to credit being more difficult or expensive to you. Important: For more information, please refer to the attached Main Terms and Conditions.

## ■ Not Applicable

No evidence regarding amendment actions upon BNM notification is present in the excerpt.

Document Excerpt	Analysis
<p># 9. What if I fully settle the loan during the lock-in period? If you redeem or settle in full the Facilities within the first \&lt;36 or 60&gt; months the following settlement charges will apply: For Residential Property- 3% on 90% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 80% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). For Non-Residential Property- 3% on 85% of the total approved Facilities limit for the first thirty-six (36) months from first release, and 70% of the total approved Facilities limit for month thirty-seven (37) to sixty (60) (if applicable). The early redemption/settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, and other cost, as well as any legal fees, stamp duty and/or valuation fees which have been incurred under the terms of the Facilities. The early redemption/settlement fee is payable at the point of redemption.</p>	<p>■ <b>Not Applicable</b></p> <p>Operational requirement triggered by BNM notice; no evidence in the excerpt.</p>
Document Excerpt	Analysis

# 10. Do I need any insurance/takaful coverage? - All residential property(ies) are required to be insured or takaful coverage obtained under houseowner policy(ies), whilst commercial and vacant property(ies) to be insured or covered under fire policy(ies). - You are to ensure that the property(ies) are adequately insured up to their full insurable value, against loss or damage by fire, lighting, tempest, floor, riot, civil commotion, malicious acts and strike and such other risk as the Bank may require; - You are to furnish a certified true copy of the policy or policies so bought/taken up with the Bank endorsed as loss payee/mortgagee together with evidence of premium/takaful payment/contribution payable under such policy or policies to the Bank. In the event that the Bank takes up the insurance or takaful coverage on your behalf, the Bank will debit the fire insurance premium/takaful contribution into your loan/financing account with prior written notice to you. - Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Assurance (MLTA)/Mortgage Level Term Takaful (MLTT) is optional unless it is under a promotional criterion as stated in Letter of Offer. - However, you are encouraged to take up the MDTA/MRTT/MLTA/MLTT to protect your family from losing the property due to unforeseen circumstances. - Where the MDTA/MRTT/MLTA/MLTT is financed by the Bank, the Bank shall only release the premium/takaful contribution either with the first loan release towards financing of the Property(ies) or at any time thereafter at the Bank's discretion subject to the following: - (a) the Bank has received the letter of acceptance/letter of offer issued by an insurance/takaful company which is acceptable to the Bank; - (b) the Bank has not received any notification from the insurance/takaful company of your rejection and/or appeal of the letter of offer; - (c) you/insured are/is not deceased prior to the first release of the loan; and - (d) in the event the letter of acceptance/letter of offer issued by the insurance/takaful company expires on or before the first loan release, you will submit a fresh proposal form for evaluation and a fresh letter of acceptance/letter of offer shall be procured by you. - The coverage of the MDTA/MRTT/MLTA/MLTT shall be effective upon receipt of the full premium/takaful contribution (including any loading or excess to the original premium/takaful contribution quoted) by the insurance/takaful company.

#### ■ Not Applicable

No information is provided about amendment processes following BNM notification.

Document Excerpt	Analysis
<p># 11. What do I need to do if there are changes to my contact details? It is important that you inform the Bank of any changes in your contact details at the earliest possible opportunity to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact the Bank at +603-7626 8899 or visit any of our branches nationwide.</p>	<p>■ <b>Not Applicable</b></p> <p>No evidence in the excerpt about amendment processes upon BNM notification.</p>
Document Excerpt	Analysis

# 12. Where can I get assistance and redress? - If you have any difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at: Consumer Collection Centre Level 2, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor Tel: +603-7959 1888 Fax: +603-7873 8228 Email: MCC2@hlbb.hongleong.com.my - Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at: Level 5 and 6, Menara Aras Raya (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 borrowers. To register and for further information, kindly call 03-2616 7766 or visit the website at www.akpk.org.my - If you wish to complain on the products or services provided by us, you may contact us at: Customer Advocacy Hong Leong Bank Berhad, Level 13A, Menara Hong Leong, No 6, Jalan Damanlela, Bukit Damansara, 50490 Kuala Lumpur. Tel: +603-7626 8821/7626 8802/7626 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: bnmlink.bnm.gov.my Tel: 1-300-88-5465 or 03-2174-1717 (for overseas calls)

## ■ Not Applicable

Operational obligation triggered by BNM notification; not assessable from the provided section.

**Document Excerpt**

**Analysis**



<p># 13. Other housing/property loan packages available - Hong Leong Housing Loan - Hong Leong MortgagePlus Housing Loan - Hong Leong Shop Loan - Hong Leong MortgagePlus Shop Loan - Hong Leong Special Housing Loan - Housing Guarantee Scheme - HLB Solar Plus Loan - HLB Mortgage Overdraft</p>	<p>■ <b>Not Applicable</b></p> <p>This obligation concerns future actions upon BNM notice; the provided excerpt cannot evidence compliance.</p>
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<p># 14. How do I make my monthly repayments? Making your monthly repayment is hassle free through: - Standing Instructions from your Hong Leong Bank/Hong Leong Islamic Bank savings/current account - Internet Banking (www.hongleongconnect.my) or via mobile phone app or tablet app - Malaysian Electronic Payment System (MEPS) or Interbank Giro (IBG) <i>Alternative repayment methods include:</i> - ATM transfer to your financing account. - Bank-in to your financing account via Cash Deposit Machine. - Cheque deposit to your financing account via Cheque Deposit Machine. ** - Make your payment over-the-counter at the nearest branch. <i>Important:</i> There is no charge for online IBG payment and IBG payment via ATM machine is RM0.10 per transaction. **Effective 2 January 2015, RM0.50 processing fee and RM0.15 stamp duty will be charged per cheque issued. Subject to Government Taxes, if applicable</p>	<p>■ <b>Not Applicable</b></p> <p>Operational response requirement triggered by BNM notification; no evidence available in the provided section.</p>
Document Excerpt	Analysis

# 15. Where can I get further information? Should you require additional information about taking a loan/property financing, please log on to HLB's website: [www.hlb.com.my/mg-loan](http://www.hlb.com.my/mg-loan) or call Hong Leong Contact Centre at Tel: 03-76268899. *Boxed important note stating that your house/property may be foreclosed if repayments are not kept up.* The information provided in this disclosure sheet is valid as at \<Date LO printed> MG PDS ver1 Feb 2025 7

■ Not Applicable

Operational/reactive requirement triggered by BNM notification; no evidence in the excerpt to assess.