

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.

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=%)	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=%	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.
 2. 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.

7. What other charges do I have to pay?

For full list of fees and charges, please visit our website www.hlb.com.my/loan1 or scan here:

