

<input type="checkbox"/> Hong Leong Special Housing Loan/ Housing Guarantee Scheme	<p>This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank.</p> <p>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).</p>
<input type="checkbox"/> HLB Solar Plus Loan	<p>This facility is granted to you for the purpose of installation of solar panels.</p> <p>This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank.</p> <p>It offers flexibility in repayment and interest savings.</p> <p>Any excess payment received after deducting your instalment and any charges payable, is deemed as an "Advance Payment".</p> <p>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.</p> <p>Withdrawals are allowed from excess payment under Advance Payment with written notice.</p>
<input type="checkbox"/> HLB Mortgage Overdraft	<p>This facility is granted to you for the purpose of purchasing properties, refinancing a loan or investment opportunity.</p> <p>This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank.</p> <p>It offers flexibility in repayment & withdrawal of funds within the facility limits through Overdraft Current Account.</p> <p>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:</p> <p>(a) Combination of Term Loan & Overdraft – monthly reduction commencing from the 61st month from the date of full availability of Overdraft Facility.</p> <p>(b) Overdraft only – monthly reduction commencing from the 37th month from the date of full availability of Overdraft Facility.</p> <p>For combination of Overdraft Facility with Term Loan, the Overdraft Facility will only be available once the Term Loan is fully disbursed.</p>

2. What do I get from this product?

Facility 1 - <Product Name>

Item	Description
Facility Amount	RM <Total Amount Borrowed>
Margin of Financing *	<__>%
Repayment Period	<Approved Tenure> months