

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>>

1. What is this product about?

<input type="checkbox"/> Hong Leong Housing Loan/ Shop Loan	<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"/> Hong Leong MortgagePlus Housing Loan/Shop Loan	<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 by linking your loan account directly to your MortgagePlus Current Account.</p> <p>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.</p> <p>You can repay this facility and withdraw excess payment on top of your instalment payable from your MortgagePlus Current Account at anytime.</p>