

## Instant Loan Frequently Asked Questions

### 1. What is Instant Loan?

Instant loan allows borrowers to access quick loan funds to meet unexpected expenses or emergencies. Customer's applying for new Lui Loan, loan will be approved instantly and disbursed approximately within 4 hours\*.

*The application is subjected to be delayed based on external factors which may be out of Bank's control.*

### 2. How can customers submit application form?

Application can be submitted via Internet Banking and Mobile Banking App. Instant loan applications can be submitted only after Authenticator OTP. Customer's will receive update through SMS and Email as the application progresses.

### 3. What will happen if customer's personal information form is not updated?

If personal information form is not up to date customer will not be able to view the expected credit limit and customer will not be able to request for Lui Loan.

### 4. What will happen if customer has a pending personal information application?

if there is a pending personal information application, the Lui Loan application will be withheld and the loan application will process once personal information is successfully updated. However, if the personal information form is not processed within 10 days, the application will be automatically canceled.

In such cases, customers can refer to "Status of the application" tab and if the application is in "Canceled" or "Rejected" status, the customers can submit a new lui loan application once personal information form is processed.

### 5. Will there be any time of the day that customers might not be able to request for Lui Loan in real time?

Customer's will be able to request for Lui Loan at any time of the day. However, if the disbursement falls to cooling off hours, following will apply:

#### ➤ New Loan

- Applications received between 10PM – 9AM (cooling off hours), approved instantly and disbursement will be on hold until next day 9AM.
- Applications received during disbursement hours, loan will be approved instantly and there will be 4 hours hold on disbursement. However, if the disbursement falls to cooling off hours, disbursement will be on hold until next day 9AM.

#### ➤ Refinancing Loan

- Applications received between 10PM - 9AM (cooling off hours), request will be approved on following day at 9AM and there will be 4 hours hold on disbursement.
- Applications received during disbursement hours, loan will be approved instantly and there will be 4 hours hold on disbursement. However, if the disbursement falls to cooling off hours, request will be approved on following day at 9AM and there will be 4 hours hold on disbursement.

**\*Prior to disbursement of funds, if customer has activated "Kill Switch", the request will be cancelled.**

### 6. What is cooling off hours?

Cooling off hours are 10 PM to 9 AM. Applications received between this time will be withheld and will process the next day.

**7. Can Lui Loans be approved during cooling off hours?**

Yes, loans will be approved during cooling off hours. Disbursement will be held till 9AM next day.

**8. Can customers submit multiple applications of same financing type?**

No, customers will not be able to submit multiple applications of the same financing type if there is a pending application in process. Additionally, once customer applies for a financing type, the amount applied will be deducted from "Expected Credit Limit".

**9. How do a customer request to refinance existing Lui Loan?**

If customer already has an existing Lui Loan, the request will be automatically processed as a refinancing request.

**10. When can a customer request to refinance existing Lui Loan?**

Customers can apply to refinance their existing Lui Loan after 3 months of making repayments.

**11. Will customer loan be rejected after showing Expected Credit limit?**

Yes, customer loan can be rejected even if the expected credit limit is shown, based on the repayment history and exposure of the other bank facilities.

Note: The Bank has the right to make changes without further notice when required for this document containing general questions and answer.

