



HONG LEONG FINANCE

Press Release

For Immediate Release

Hong Leong Finance turns Singapore-listed shares into cash

New Express Share Loan promotion helps shareholders leverage their existing assets

Singapore, 18 November 2013 – Hong Leong Finance is celebrating the upcoming festive seasons by helping customers unlock the value of their Singapore-listed shares with its popular Express Share Loan promotion.

This attractive loan opportunity is different from other share financing options currently available in the market because it offers customers a quick and easy way to pledge their Singapore-listed shares for a quick loan without selling their shares. Applicants for this loan will only need to bring along their NRIC and the latest statement from The Central Depository to get a quick loan approval.

Interest rates for this loan promotion start from as low as 0.8% and loan applicants can receive loan quantum of up to 70% of the price of their shares or our cap price, whichever is lower.

Customers keen to invest in the Singapore Equity market can also take out an Express Share Loan to buy Singapore-listed shares. Loans under this promotion start from as low as S\$2,000 for a short period of between one to six months. This promotion runs from 15 November 2013 to 15 February 2014.

“With the fast-approaching Christmas and Lunar New Year festive seasons, there’s no better time to celebrate. Hong Leong Finance understands the needs of our customers. This Express Share Loan promotion aims to help those looking for some extra cash during the festive period, to create joyous moments this Christmas and to usher in a prosperous new year,” said Mr Ian Macdonald, President of Hong Leong Finance.

Please refer to **Appendix 1** for more information about the Express Share Loan Promotion.

Hong Leong Finance has a distribution network of 28 branches, the largest network among finance companies here. For the year ended December 2012, Hong Leong Finance reported shareholders’ funds of S\$1.62 billion, deposits and balances of S\$10.05 billion and net profit of S\$77.6 million. It was named ‘Domestic Finance Company of the Year’ in 2013 at the Asian Banking & Finance Retail Banking Awards and ‘Best Finance Company of the Year’ in 2013 by Global Banking & Finance.

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APPENDIX 1

Promotion Period

15 November 2013 to 15 February 2014

Tenure and Interest Rates

Loan Amount	Months	Discounted* (%)	Effective Rate (% p.a.)
≥ S\$2,000	1	0.80	9.68
	2	1.20	7.29
	3	1.75	7.12
	4	2.20	6.75
	5	2.30	5.65
	6	2.50	5.13

*Subject to a minimum interest of S\$50 per loan

Rates quoted are subject to change at any time without prior notice

Loan Quantum

Up to 70% of the market share price or our cap prices, whichever is lower.