

**FAQs for B40 Category HLB/HLISB Payment Relief Assistance Plans (B40PRAP)**

No	Question	Answer
1.	Who can apply for the B40 Category Payment Relief Assistance?	<p>If you or your spouse are categorised as B40 and are registered on the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) database, you can apply for this B40 Category Payment Relief Assistance Plans (B40PRAP) from 23 November 2020 until 30 June 2021.</p> <p>B40PRAP covers all types of loan/financing, (except ASB Financing and Share Margin Financing), conventional and Islamic and is granted to Individuals with the following conditions:</p> <ul style="list-style-type: none"> <li>• your account must not be in arrears exceeding 90 days as at date of application by the customer.</li> <li>• denominated in Malaysian Ringgit.</li> </ul> <p>No documentation is needed when applying as long as you or your spouse are in the BSH or BPR database.</p>
2.	How can I apply for this?	<p>You may apply for the B40PRAP at our website <a href="http://www.hlb.com.my/relief">http://www.hlb.com.my/relief</a> or at any of our branches.</p>
3.	What kind of payment assistance plans are available under the B40PRAP?	<p>Under B40PRAP, eligible customers can choose:</p> <p style="padding-left: 40px;">1) Option 1: 3-month deferment of instalments OR 2) Option 2: 50% reduction in the monthly instalments for 6 months</p> <p><b>Please note that the interest/profit will continue to accrue on deferred amounts for the targeted payment assistance. For Islamic financing, profit will only be accrued on principal portion of the deferred amounts. The illustration of accrued interest/profit computation on deferred amount is available at the end of the FAQs</b></p> <p>If you wish to reduce the additional incurred interest/profit, you may choose this other option, which will reduce your monthly instalments whilst also reducing the additional interest/profit that you need to pay:</p> <p style="padding-left: 40px;">3) Option 3: 25% reduction in the monthly instalments for 6 months</p>

		<p>The illustration of accrued interest/profit computation on deferred amount is available at the end of the FAQs.</p> <p>For Islamic financing, profit will only be accrued on principal portion of the deferred amounts.</p>
4.	Will there be any change to the maturity date?	<p>Under Option 1, the maturity date will be extended for another 3 months.</p> <p>Under Option 2 and 3, there will be no further extension to the maturity date. The deferred amounts have to be paid together with the final instalment on loan maturity.</p> <p>You can make additional payments at any time during the term of the facility to reduce these deferred amounts.</p>
5.	When will I need to apply for and accept the B40PRAP plan?	<p>The latest date for submission and acceptance of the B40PRAP plan to ensure you are eligible to defer your instalments from December 2020 onwards is on and before 26 November 2020.</p> <p>Note: If there is no acceptance before <b>26 November 2020</b>, you will be required to service your instalment for December 2020 as usual and the deferment will start in January 2021 instead.</p>
6.	I am currently on the HLB/HLISB existing PRAP plan. Do I have to switch to this B40 plan?	<p>No, you may continue with your current HLB/HLISB PRAP. You do not have to switch to the B40PRAP.</p> <p>The only difference between the HLB/HLISB PRAP and the B40PRAP is that customers or their spouses registered on the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) database do not need to provide any documentation during the application process.</p> <p>If you choose to switch to the B40PRAP, your plan under the existing PRAP will be cancelled and replaced with the B40PRAP.</p>
7.	I am not registered on the BSH/BPR/BPN database. Can I still apply for this B40PRAP?	<p>If you/or your spouse are not registered on the BSH/BPR/BPN database, you can apply for the existing PRAP. For more information, please visit <a href="http://www.hlb.com.my/relief">http://www.hlb.com.my/relief</a></p>
8.	I/My Spouse have/has recently registered on the BPN database. Can I apply?	<p>As long as your NRIC or your spouse's NRIC is listed on the database, you can apply for this B40 Category Payment Relief</p>

		Assistance Plans (B40PRAP) from 23 November 2020 until 30 June 2021.
9.	What can I do if I still need assistance after my B40PRAP ends in 3/6 months?	If you foresee that you might continue to face difficulties, please talk to us before the end of the 3 month or 6 month period so we can work out plan that is suited for your needs and situation.
10.	Is loan/financing deferment part of the assistance?	Yes, the HLB/HLISB PRAP includes restructuring and rescheduling of payments.  Note: for CCRIS reporting purposes, the loan/financing will <u>not</u> be tagged as <i>Rescheduled &amp; Restructured</i> in CCRIS for those approved on or before 30 June 2021.
11.	Can I seek help for my credit card balance?	We will continue to offer our credit card customers the option to convert their outstanding balances into a term loan through the HLB Credit Card Relief Conversion Plan until 30 June 2021 Customers can convert their outstanding balances into smaller instalments at an effective interest rate of 13% p.a. for 36 months (Flat interest rate 7.1% p.a.).
12.	How will this impact my credit rating in CCRIS?	Your account will <b>not</b> be reported as <i>Rescheduled and Restructured</i> in CCRIS for those approved up to 30 June 2021.
13.	If my financial condition is not affected, can I apply for this B40PRAP?	No, as you have not been impacted by COVID-19, your loan/financing remains unchanged. Please ensure that you maintain your payments up to date and future payments made when due as your ability to repay/pay your loans/financing has not been impacted.
14.	Do I need to sign any Supplementary Letter of Offer (SLO)?	Yes, where there is an extension in of the loan/ financing tenure, and for Hire Purchase and Islamic Fixed Rate Financing, you will need to.  We will send you a SLO in order to indicate the revised terms. We will do this in a simple manner and utilise digital tools to expedite the execution process.  The Bank will either call or, email you the copy of the SLO for your required action.  Do look out for it in your email inbox as well as check your 'junk' mailbox as the email may have been directed there.
15.	If there is a joint borrower/customer involved, is the join borrower/customer	It is not compulsory for Joint Borrower(s)/Customer(s) to fill in the application form. However, all borrowers/customers must execute

	required to fill up the application form/ perform acceptance of the Supplementary Letter of Offer as well?	the Supplementary Letter of Offer if any, when the Bank provides that to you.
16.	If one of the joint borrowers/ customers is deceased, can the primary borrower/customer fill up the application form/ Supplementary Letter of Offer by himself / herself?	Yes, you can fill up the simple online application form and submit it to the Bank.  <b>Note:</b> If you do not have the copy of the LA / Grant of probate of the deceased during application, you may forward to us a copy during the execution of the Supplementary Letter of Offer.
17.	What if there is a Guarantor? Does the guarantor need to fill up the application form as well?	No. If the borrower is categorised as B40 and is registered on the BSH or BPR database, the guarantor does not need to fill up the registration forms.
18.	Is the Guarantor required to sign the Supplementary Letter of Offer?	<b><u>For Mortgage / Property financing-i / Hire Purchase/ Hire Purchase -i / Business Cash Loan (under Private Limited Companies)/ Partnerships</u></b>  The Guarantor who will be signing the Supplementary Letter of Offer would be the appointed person stated in the Board's Resolution or Partnership Mandate, whichever is relevant. A copy of the Board's Resolution or Partnership Mandate is to be provided to the Bank.  <b><u>Hire Purchase/ Hire Purchase -i under individual name or Sole Proprietor</u></b>  The Guarantor is required to sign the Guarantor Consent letter upon acceptance of the Supplementary Letter of Offer.
19.	How do I know that my application is being reviewed by the Bank?	Your application confirmation will be sent within 24 hours or you will be notified within 24 hours if ineligible.  For all eligible applications, you will receive the Supplementary Letter of Offer within 5 working days upon receipt of your application.
20.	If I have opted for Option 2 or 3, when do I have to start servicing/paying the new instalment amount?	Payment will commence upon the acceptance of the new agreed assistance plan. The Bank will notify you on the effective date via SMS or email.
21.	Does this program apply to newly approved / disbursed loans/financings?	Generally, no if the facility was approved after 1 October 2020. However, you may contact the Bank where the Bank will assess

		your financial situation and affordability and provide the right assistance to suit the particular situation that you may be facing.
22.	Is there any processing fee that will be charged to my account if I enroll for the payment assistance plan?	A RM10.00 Stamping Fee will be charged to your account for the stamping of your Supplementary Letter of Offer (SLO).
23.	BNM currently has reduced the Overnight Policy Rate (OPR)? Will my revised instalment be calculated based on the current rate changes?	Yes, the revised instalment amount will be calculated based on the latest Base Lending Rate (BLR) / Islamic Financing Rate (IFR)/ Base Rate (BR) / Islamic Base Rate (IBR) rate applicable to the account.
24.	Will there be any penalty/interest/ compensation charges charged to my loan/financing in the event I default after I enroll into this B40PRAP plan?	<p>Yes, there may be penalty/interest/compensation charges charged to your loan/financing account in the event of default on the <b>B40PRAP</b>. Refer to the terms and conditions in your Original Letter of Offer relating to penalty charges in the event of default on your new agreed instalment(s).</p> <p>As such, you are advised to ensure prompt payments in servicing your restructured/rescheduled loans/financing under the <b>B40PRAP</b>.</p>
25.	I have been declared bankrupt. Am I eligible to enroll in to the B40PRAP?	Yes, you are eligible. However, you will need to obtain consent from the Official Assignee (OA) in the Department of Insolvency before enrolling for the B40PRAP.
26.	Can I opt out from the B40PRAP in the event my financial status recovers?	Yes, you can choose to opt out from the B40PRAP. Let us know promptly when you can re-instate / re-start your original instalment payments and we will make the necessary arrangements.
27.	How do I know that I have successfully opted in from the Plan?	<p>How do I know that I have successfully opted in from the Plan?</p> <p><u>Option 1</u> A notification letter will be issued to you to inform you of the deferment period.</p> <p><u>Option 2 or 3</u> A notification letter will be issued to you to inform you of the new monthly instalments and effective date. You need to pay the new instalments by the due date.</p>

28.	Will there be any interest/ profit charged on the deferred amount?	Yes, there will be interest / profit charged on any deferred amounts and you will be provided with an illustration outlining the computation of interest/profit charged in your letter of acceptance
29.	What do I do with the standing instruction (SI) for the repayment/ payment of my account?	<p>Depending on the option: -</p> <p><b>Option 1</b> If your SI was set-up by the Bank, the SI will automatically be suspended for 3 months</p> <p>If you had set-up the SI on HLB Connect, you will need to suspend the SI for 3 months via the online channel.</p> <p>If your SI was set-up with another bank, kindly inform the other bank to suspend your SI for 3 months.</p> <p><b>Option 2 and 3</b> If your SI is set-up by the bank, your SI amount will be revised to reflect the reduction to the instalment.</p> <p>If you had set-up the SI on HL Connect, you will need to revise the amount via the online channel.</p> <p>If your SI is set-up with another bank, please inform the other bank to change the SI amount</p>
30.	If my account is more than 90 days in arrears, can I apply for the B40PRAP?	<p>Please try your best to make payment so that your account status is below 90 days in arrears following which we will be able to enroll you for the B40PRAP which will <b>not</b> be reported as Rescheduled and Restructured (R&amp;R) in CCRIS.</p> <p>However, if you are unable to, we will process your application under the Reschedule and Restructure Plan and your account will be reported as <i>Rescheduled and Restructured (R&amp;R)</i> in the Central Credit Reference Information System (CCRIS).</p>

31.	My Mortgage/Property Financing/Auto financing/Personal financing is protected with insurance/takaful coverage for the entire financing tenure. Following the Moratorium, my financing tenure has been extended beyond the original maturity of the financing. What will happen to the insurance/takaful coverage?	The insurance/takaful coverage will remain intact for the original financing tenure of the facility. If you wish to extend the insurance/takaful coverage for the extended period, please contact us. Additional insurance/takaful cost will be imposed for the extension of the protection coverage.
32.	Will the Bank be paying for the additional cost for extending the insurance/takaful coverage?	No, you will have to pay for the additional cost for extending the insurance/takaful coverage.

**Auto Loan (Conventional) and Auto Financing-I (Islamic)**
**Option 1 – 3 months deferment of instalment**

Interest Rate p.a. flat	3.00%
Annual Percentage Rate (APR)	5.49%
Deferred Interest/Profit Rate as per APR	5.49%
Financing Period (Months)	12
Loan/Financing Amount (RM)	RM50,000
Total Interest/Profit Charged (RM)	RM1,500
Total Repayment/Payment Amount (RM)	RM51,500
Monthly Instalment (RM)	RM4,292
Final Instalment (RM)	RM4,288
1st Instalment Due Date	1/7/2020
Final Instalment Due Date	1/6/2021
Original Maturity Date	1/6/2021
Extended Maturity Date	1/9/2021
Deferment Start Date	1/12/2020
Deferment End Date	28/2/2021
Deferred Interest Charged (RM)-Conventional	410.76
Deferred Profit Charged (RM) - Islamic	399.72

**Auto Loan (Conventional)**

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Interest from deferment date until payment date	
	RM	RM	RM	RM	Days
1/7/2020	51,500.00	4,292.00	47,208.00	-	-
1/8/2020	47,208.00	4,292.00	42,916.00	-	-
1/9/2020	42,916.00	4,292.00	38,624.00	-	-
1/10/2020	38,624.00	4,292.00	34,332.00	-	-
1/11/2020	34,332.00	4,292.00	30,040.00	-	-
1/12/2020 <sup>[1]</sup>	30,040.00	-	30,176.92	136.92	212
1/1/2021 <sup>[1]</sup>	30,176.92	-	30,313.84	136.92	212
1/2/2021 <sup>[1]</sup>	30,313.84	-	30,450.76	136.92	212
1/3/2021	30,450.76	4,292.00	26,158.76	-	-
1/4/2021	26,158.76	4,292.00	21,866.76	-	-
1/5/2021	21,866.76	4,292.00	17,574.76	-	-
1/6/2021	17,574.76	4,292.00	13,282.76	-	-
1/7/2021 <sup>[2]</sup>	13,282.76	4,292.00	8,990.76	-	-
1/8/2021 <sup>[2]</sup>	8,990.76	4,292.00	4,698.76	-	-
1/9/2021 <sup>[2]</sup>	4,698.76	4,698.76	-	-	-

Note: <sup>[1]</sup> Deferment Period



<sup>[2]</sup> Extended Period

**Auto Financing-i (Islamic) -**

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Profit from deferment date until payment date <sup>[3]</sup>	
	RM	RM	RM	RM	Days
1/7/2020	51,500.00	4,292.00	47,208.00	-	-
1/8/2020	47,208.00	4,292.00	42,916.00	-	-
1/9/2020	42,916.00	4,292.00	38,624.00	-	-
1/10/2020	38,624.00	4,292.00	34,332.00	-	-
1/11/2020	34,332.00	4,292.00	30,040.00	-	-
1/12/2020 <sup>[1]</sup>	30,040.00		30,172.63	132.63	212
1/1/2021 <sup>[1]</sup>	30,172.63	-	30,305.87	133.24	212
1/2/2021 <sup>[1]</sup>	30,305.87	-	30,439.72	133.85	212
1/3/2021	30,439.72	4,292.00	26,147.72	-	-
1/4/2021	26,147.72	4,292.00	21,855.72	-	-
1/5/2021	21,855.72	4,292.00	17,563.72	-	-
1/6/2021	17,563.72	4,292.00	13,271.72	-	-
1/7/2021 <sup>[2]</sup>	13,271.72	4,292.00	8,979.72	-	-
1/8/2021 <sup>[2]</sup>	8,979.72	4,292.00	4,687.72	-	-
1/9/2021 <sup>[2]</sup>	4,687.72	4,687.72	-	-	-

Note: <sup>[1]</sup> Deferment Period

<sup>[2]</sup> Extended Period

<sup>[3]</sup> Profit accrual based on principal portion of deferred instalment only

**Option 2 - 50% reduction on instalment for 6 months**

Interest/Profit Rate (%) p.a flat	3.00%
Annual Percentage Rate (APR)	5.49%
Deferred Interest/Profit Rate as per APR	5.49%
Financing Period (Months)	12
Loan/Financing Amount (RM)	50,000
Total Interest/Profit Charged (RM)	1,500
Total Repayment/Payment Amount (RM)	51,500
Monthly Instalment (RM)	4,292
Final Instalment (RM)	4,288
50% Reduction of instalment (RM)	2,146
Total 6 months of 50% of Deferred Instalments (RM)	12,876

1st Instalment Due Date	01/07/2020
Final Instalment Due Date	01/06/2021
Maturity Date	
50% Deferment Start Date	1/12/2020
50% Deferment End Date	31/5/2021
Deferred Interest Charged (RM)-Conventional	205.70
Deferred Profit Charged (RM) - Islamic	205.70

### **Auto Loan (Conventional)**

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Interest from deferment date until payment date	
	RM	RM	RM	RM	Days
1/7/2020	51,500.00	4,292.00	47,208.00	-	-
1/8/2020	47,208.00	4,292.00	42,916.00	-	-
1/9/2020	42,916.00	4,292.00	38,624.00	-	-
1/10/2020	38,624.00	4,292.00	34,332.00	-	-
1/11/2020	34,332.00	4,292.00	30,040.00	-	-
1/12/2020	30,040.00	2,146.00	27,952.77	58.77	182
1/1/2021	27,952.77	2,146.00	25,855.53	48.76	151
1/2/2021	25,855.53	2,146.00	23,748.29	38.75	120
1/3/2021	23,748.29	2,146.00	21,602.29	29.71	92
1/4/2021	21,602.29	2,146.00	19,456.29	19.70	61
1/5/2021	19,456.29	2,146.00	17,310.29	10.01	31
<b>1/6/2021</b>	17,310.29	17,310.29	(0.00)	-	-

### **Auto Financing-i (Islamic)**

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Profit from deferment date until payment date	
	RM	RM	RM	RM	Days
1/7/2020	51,500.00	4,292.00	47,208.00	-	-
1/8/2020	47,208.00	4,292.00	42,916.00	-	-
1/9/2020	42,916.00	4,292.00	38,624.00	-	-
1/10/2020	38,624.00	4,292.00	34,332.00	-	-
1/11/2020	34,332.00	4,292.00	30,040.00	-	-
1/12/2020	30,040.00	2,146.00	27,952.77	58.77	182
1/1/2021	27,952.77	2,146.00	25,855.53	48.76	151
1/2/2021	25,855.53	2,146.00	23,748.29	38.75	120

1/3/2021	23,748.29	2,146.00	21,602.29	29.71	92
1/4/2021	21,602.29	2,146.00	19,456.29	19.70	61
1/5/2021	19,456.29	2,146.00	17,310.29	10.01	31
<b>1/6/2021</b>	17,310.29	17,310.29	(0.00)	-	-

**Personal Loan (Conventional) & Personal Financing-i (Islamic)**

**Option 1 – 3 months deferment of instalment**

Interest / Profit Rate p.a. flat	8.80%
Annual Percentage Rate (APR)	15.86%
Deferred Interest / Profit Rate as per APR	15.86%
Financing Period (Months)	12
Loan / Financing Amount (RM)	RM10,000
Total Interest / Profit Charged (RM)	RM880
Total Repayment / Payment Amount (RM)	RM10,880
Monthly Instalment (RM)	RM910
Final Instalment (RM)	RM870
1st Instalment Due Date	1/7/2020
Final Instalment Due Date	1/6/2021
Original Maturity Date	1/6/202
Extended Maturity Date (from 1 <sup>st</sup> moratorium)	1/9/2021
Deferment Start Date	1/12/2020
Deferment End Date	28/2/2021
Deferred Interest Charged (RM) -Conventional	250.72
Deferred Profit Charged (RM) - Islamic	232.78

**Personal Loan (Conventional)**

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Interest from deferment date until payment date	
	RM	RM	RM	RM	Days
1/7/2020	10,880.00	910.00	9,970.00	-	-
1/8/2020	9,970.00	910.00	9,060.00	-	-
1/9/2020	9,060.00	910.00	8,150.00	-	-
1/10/2020	8,150.00	910.00	7,240.00	-	-
1/11/2020	7,240.00	910.00	6,330.00	-	-
1/12/2020 <sup>[1]</sup>	6,330.00	-	6,413.57	83.57	212
1/1/2021 <sup>[1]</sup>	6,413.57	-	6,497.15	83.57	212
1/2/2021 <sup>[1]</sup>	6,497.15	-	6,580.72	83.57	212
1/3/2021	6,580.72	910.00	5,670.72	-	-
1/4/2021	5,670.72	910.00	4,760.72	-	-

1/5/2021	4,760.72	910.00	3,850.72	-	-
1/6/2021	3,850.72	910.00	2,940.72	-	-
1/7/2021 <sup>[2]</sup>	2,940.72	910.00	2,030.72	-	-
1/8/2021 <sup>[2]</sup>	2,030.72	910.00	1,120.72	-	-
1/9/2021 <sup>[2]</sup>	1,120.72	1,120.72	-	-	-

Note: <sup>[1]</sup> Deferment Period

<sup>[2]</sup> Extended Period

<sup>[3]</sup> Profit accrual based on principal portion of deferred instalment only

### Personal Financing-i (Islamic)

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Profit from deferment date until payment date	
	RM	RM	RM	RM	Days
1/7/2020	10,880.00	910.00	9,970.00	-	-
1/8/2020	9,970.00	910.00	9,060.00	-	-
1/9/2020	9,060.00	910.00	8,150.00	-	-
1/10/2020	8,150.00	910.00	7,240.00	-	-
1/11/2020	7,240.00	910.00	6,330.00	-	-
1/12/2020 <sup>[1]</sup>	6,330.00		6,406.55	76.55	212
1/1/2021 <sup>[1]</sup>	6,406.55	-	6,484.15	77.59	212
1/2/2021 <sup>[1]</sup>	6,484.15	-	6,562.78	78.63	212
1/3/2021	6,562.78	910.00	5,652.78	-	-
1/4/2021	5,652.78	910.00	4,742.78	-	-
1/5/2021	4,742.78	910.00	3,832.78	-	-
1/6/2021	3,832.78	910.00	2,922.78	-	-
1/7/2021 <sup>[2]</sup>	2,922.78	910.00	2,012.78	-	-
1/8/2021 <sup>[2]</sup>	2,012.78	910.00	1,102.78	-	-
1/9/2021 <sup>[2]</sup>	1,102.78	1,102.78	-	-	-

Note: <sup>[1]</sup> Deferment Period

<sup>[2]</sup> Extended Period

**Option 2 - 50% reduction on instalment for 6 months**

Interest / Profit Rate (%) p.a flat	8.80%
Annual Percentage Rate (APR)	15.86%
Deferred Interest / Profit Rate as per APR	15.86%
Financing Period (Months)	12
Loan / Financing Amount (RM)	10,000
Total Interest / Profit Charged (RM)	880
Total Repayment / Payment Amount (RM)	10,880
Monthly Instalment (RM)	910
Final Instalment (RM)	870
50% Reduction of instalment (RM)	455
Total 6 months of 50% of Deferred Instalments (RM)	2,730
1st Instalment Due Date	01/07/2020
Final Instalment Due Date	01/06/2021
Maturity Date	
50% Deferment Start Date	1/12/2020
50% Deferment End Date	31/5/2021
Deferred Interest / Profit Charged (RM)	125.97

**Personal Loan (Conventional)**

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Interest from deferment date until payment date
--------------------	-------------------------	--------------------	-------------------------	---

	RM	RM	RM	RM	Days
1/7/2020	10,880.00	910.00	9,970.00	-	-
1/8/2020	9,970.00	910.00	9,060.00	-	-
1/9/2020	9,060.00	910.00	8,150.00	-	-
1/10/2020	8,150.00	910.00	7,240.00	-	-
1/11/2020	7,240.00	910.00	6,330.00	-	-
1/12/2020	6,330.00	455.00	5,910.99	35.99	182
1/1/2021	5,910.99	455.00	5,485.85	29.86	151
1/2/2021	5,485.85	455.00	5,054.59	23.73	120
1/3/2021	5,054.59	455.00	4,599.59	18.19	92
1/4/2021	4,599.59	455.00	4,144.59	12.06	61
1/5/2021	4,144.59	455.00	3,689.59	6.13	31
<b>1/6/2021</b>	3,689.59	3,689.59	0.00	-	-

**Personal Financing-i (Islamic)**

Due & Payment Date	Balance brought forward	Monthly Instalment	Balance carried forward	Profit from deferment date until payment date	
	RM	RM	RM	RM	Days
1/7/2020	10,880.00	910.00	9,970.00	-	-
1/8/2020	9,970.00	910.00	9,060.00	-	-
1/9/2020	9,060.00	910.00	8,150.00	-	-
1/10/2020	8,150.00	910.00	7,240.00	-	-
1/11/2020	7,240.00	910.00	6,330.00	-	-
1/12/2020	6,330.00	455.00	5,910.99	35.99	182
1/1/2021	5,910.99	455.00	5,485.85	29.86	151
1/2/2021	5,485.85	455.00	5,054.59	23.73	120
1/3/2021	5,054.59	455.00	4,599.59	18.19	92
1/4/2021	4,599.59	455.00	4,144.59	12.06	61
1/5/2021	4,144.59	455.00	3,689.59	6.13	31
<b>1/6/2021</b>	3,689.59	3,689.59	0.00	-	-