

**FAQs for Individual Customers (Includes B40, M40 and T20)  
for PEMULIH HLB/HLISB Payment/Repayment Relief Assistance (“HLB/HLISB PRAP”)**

No	Question	Answer
1.	With the recently announced PEMULIH Package, who is eligible for the HLB/HLISB PRAP?	<p>In line with the PEMULIH Package announced on the 28 June 2021, PEMULIH HLB/HLISB PRAP applies to all individuals, Microenterprises and SMEs.</p> <p>For individuals, the following facilities are applicable:</p> <ul style="list-style-type: none"> <li>● For Mortgage/ Property Financing-i/</li> <li>● Overdraft account/Cashline-i account</li> <li>● Share Margin Financing (SMF) / Overdraft Secured by Unit Trust (OD-UT)</li> <li>● For Hire Purchase/Hire Purchase -i, Hire Purchase (Non-Act)</li> <li>● Personal loan/Personal Financing-i,</li> <li>● Mycoop Loan/Financing-i</li> <li>● Pension Financing-i</li> <li>● ASB Financing-i,</li> <li>● Credit Card with Relief Conversion Plan</li> </ul> <p>Either sole borrower or joint borrowers can apply for the HLB/HLISB PRAP.</p> <p>The assistance applies to credit facilities that were approved before 1st July 2021, denominated in Malaysian Ringgit or Foreign Currency and remain performing (not in arrears exceeding 90 days) as at date of application.</p> <p>Application starts on 7 July 2021.</p>
2.	What kind of payment assistance plans are available for customers?	<p>Eligible customers can choose:</p> <ol style="list-style-type: none"> <li>1) 6-month deferment of instalments; OR</li> <li>2) 50% reduction in instalments for 6 months</li> </ol>
3.	Is there any compounding interest charged if I applied for 6 months deferment of instalment?	<p>Please note that the interest / profit will continue to accrue on deferred amounts for the payment assistance during the 6 months. <b>However, there is no compounding interest charged during the 6-month deferment period.</b></p> <p><b>For Islamic financing and fixed rate Hire Purchase/Hire Purchase-i, profit will not be compounded during and after the 6-month deferment period.</b></p> <p>For Overdraft account/Cashline-i account/Share Margin Financing (SMF) / Overdraft Secured by Unit Trust (OD-UT), the interest/profit</p>

		<p>will continue to be charged every month during the loan/financing deferment period. <b>However, there will be no compounding interest/profit charge during the 6 months and 1 time capitalisation after the end of moratorium.</b></p> <p>For examples of the deferred interest/profit calculation, please refer to the appendix at the end of the FAQ.</p>
4.	How do I apply for the PEMULIH HLB/HLISB PRAP?	<p>You may apply for the plan that suits your current situation through the following channels:</p> <p>A. Our website: <a href="http://www.hlb.com.my/relief/">http://www.hlb.com.my/relief/</a></p> <p>B. HLB Customer Collections: 603-79591888 (Mon-Thurs, 8.45am-5.45pm, Friday 8.45am – 4.45pm)</p> <p>C. HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 6.00pm – Only for Payment Relief Assistance)</p> <p>D. Email: <a href="mailto:paymentrelief@hlbb.hongleong.com.my">paymentrelief@hlbb.hongleong.com.my</a></p> <p>E. Walk in to any branches</p>
5.	Do I need to provide any documentation or proofs of affected income when applying for the assistance?	No documentation is needed upon application.
6.	<p>a. I have applied for the recent 3-month moratorium/6-month 50% reduction in instalment.</p> <p>b. I have taken the HLB/HLISB PRAP in April/May 2021 (note: the PRAP before the MCO 3.0).</p> <p>Can I apply for this new assistance instead?</p>	<p>Yes, you may apply for the updated PEMULIH HLB/HLISB PRAP when it's open for application on 7 July 2021. Please refer to No 4 on how to apply.</p> <p>Please note this new PRAP will supersede your existing plan and you will be notified accordingly.</p>
7.	I/My Spouse have/has recently registered on the BPN database. Can I apply?	You can apply for the PEMULIH HLB/HLISB PRAP. Please note that there will be an incremental cost of borrowing/financing due to interest/profit charge on the deferred instalment after the 6 months period.
8.	I am not registered on the Bantuan Prihatin Nasional (BPN) database. Can I still apply for PRAP?	Yes, you can apply for the PEMULIH HLB/HLISB PRAP. Please note that there will be an incremental cost of borrowing/financing due to interest/profit charge on the deferred instalment.
9.	My loan/financing is overdue by one payment/repayment. Can I apply for the PEMULIH HLB/HLISB PRAP and to take	Yes. You can still apply for the PEMULIH HLB/HLISB PRAP and it will take effect within the same month if the application is submitted 5 work days prior to the end of the month.

	<p>effect from the same month I applied?</p> <p>How do you treat the one month overdue payment/repayment?</p>	<p>The arrears/overdue of payment/repayment will be zeroised and:-</p> <p>i) capitalised to the loan (for Mortgage and any variable rate loan. For Islamic variable rate financing, the profit portion of the arrears will not be compounded) OR</p> <p>ii) postpone the payment/repayment of the one month installment with extended tenure by one month (Hire Purchase/Hire Purchase-i, Hire Purchase (Non-Act), Personal Loan Financing-i).</p> <p>Your arrears/overdue payment will be not appear in your statement but will be added to your loan/financing outstanding instead (for Mortgage or any variable rate loans). No compounding interest/profit will be imposed during the moratorium.</p>
10.	<p>My instalment was due on 1 July 2021 and I have not made the payment as I wanted to apply for the PEMULIH HLB/HLISB PRAP. Will there be late payment charge/penalty?</p>	<p>No late payment charge/penalty will be charged for July 2021 if you have applied for the HLB/HLISB PRAP.</p> <p>In addition, to facilitate customers who are applying for the assistance during the FMCO period, any late payment fees charged for the month during this period will be reversed in the following month.</p>
11.	<p>I have made payment for July instalment. What happened to the payment/repayment?</p>	<p>If you have made the payment/repayment for July 2021 before 7 July 2021, you may liaise with us to refund the instalment paid for the month:-</p> <p>A. HLB Customer Collections: 603-79591888 (Mon-Thurs, 8.45am-5.45pm, Friday 8.45am – 4.45pm)</p> <p>B. HLB Contact Centre: 603-7626 8899 (Mon-Sat 9.00am – 6.00pm – Only for Payment Relief Assistance)</p> <p>C. Email: <a href="mailto:paymentrelief@hlbb.hongleong.com.my">paymentrelief@hlbb.hongleong.com.my</a></p> <p>D. Walk in to any branches</p> <p>The Bank will process the refund within 3 working days upon receiving customer's request for refund (excluding weekends and public holidays) provided that customer has given complete information to the Bank.</p> <p>In the event you are not seeking for July 2021 instalment refund, the HLB/HLISB PRAP will take effect the following month or Aug 2021.</p>
12.	<p>How do I know that my application is being reviewed by the Bank?</p>	<p>You will be receiving an acknowledgement email when you submit through our website.</p> <p>Should there be expected delays in the application, the Bank will keep you updated on your application status within 5 work days</p>

		(excluding weekends and public holidays) from your application date.
13.	How do I know that if the bank has approved / rejected my application?	You will receive an SMS notification/email from the Bank to inform you on the status of your application.
14.	When will the assistance starts?	The assistance will be made available for instalments due in July 2021 onwards. For applications made after July 2021, the assistance will commence from your next instalment from the date of application for 6-month period.
15.	What do I do with the standing instruction (SI) for the repayment/ payment of my account?	<p><b>1. SI which you have given instructions to be set up by the Bank:</b></p> <p><b>6-month deferment option:</b> The Bank will temporarily stop standing instructions (SI) for payments/repayments from your Hong Leong Current Account/Current Account-i or Savings Account/Savings Account-i.</p> <p><b>50% Instalment option:</b> The Bank will revise the SI based on the 50% instalment amount for the period of the plan.</p> <p>When the deferment period ends, your SI will be regularised by the Bank according to the updated instalment (if any).</p> <p><b>2. SI which are set up by customers via HLB Connect Online Banking:</b></p> <p><b>6-month deferment option:</b> You will need to change your standing instruction(s) through HLB Connect Online Banking.</p> <p><b>50% Instalment option:</b> You will need to change your SI amount through HLB Connect Online Banking.</p> <p>Please remember to effect a new standing instruction for your repayments/payments before the end of the 6-month deferment period so that your repayments/payments are kept up to date after the deferment period ends.</p> <p><b>3. SI from current account/current account-i or savings account/savings account-i from other banks.</b> Please amend the SI with the respective banks.</p> <p>Should you wish to make any payments during the deferment period, you have the flexibility of doing so via:</p> <ul style="list-style-type: none"> <li>• instruct us to reinstate the SI (see item 1 above);</li> </ul>

		<ul style="list-style-type: none"> <li>● online transfers; or</li> <li>● our self-service terminals; or</li> <li>● setting up another standing instruction via HLB Connect Online Banking just for this moratorium period.</li> </ul> <p>Note: Unless you take actions on item 2 or 3 above (as the case might be) any payments we receive will go towards meeting the monthly repayments/payments.</p> <p>If you have a loan/financing that is automatically deducted from your salary, and you want to participate in the PRAP, you will need to inform your company to stop the salary deduction.</p> <p>If you have a MortgagePlus Current Account, you will need to proceed with the SI for payment of the Monthly Maintenance Fee as the Monthly Maintenance Fee will continue to be charged.</p>
16.	What if I am not eligible to PEMULIH HLB/HLISB PRAP? Will there be any other alternative plan that the bank can assist me with?	We understand your concern and we're here to help you based on your particular situation. If we are unable to help, or you require an independent assessment of your situation, please call 03-26167766 or visit AKPK customer portal at <a href="http://www.akpk.org.my">www.akpk.org.my</a>
17.	I am a bankrupt. Am I eligible to apply for the PEMULIH HLB/HLISB PRAP?	Yes, you may apply. However, you will need to obtain consent from the Official Assignee (OA) in the Department of Insolvency before enrolling for any assistance.
18.	How will this impact my credit rating in CCRIS?	Your account will <b>not</b> be reported as <i>Rescheduled and Restructured (R&amp;R)</i> in CCRIS for approved applications.
19.	Can I seek help for my credit card balance?	<p>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 31 December 2021.</p> <p>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.).</p> <p><b>Note:</b> Customers who have already converted their credit card outstanding balance to Relief Conversion Plan previously and need further help on payment, can apply for the 6-month deferment option. Please refer to No 4 on how to apply.</p>
20.	If my financial condition is not affected, can I apply for the PEMULIH HLB/HLISB PRAP?	Yes, but if your financial condition is not affected and allows you continue your instalments, it is advisable for you not to apply to avoid future financing costs.

21.	When am I expected to start paying my instalment again if I am taking the PEMULIH HLB/HLISB PRAP?	You will be notified via SMS and Email on the effective date of the plan.
22.	Do I need to sign any Supplementary Letter of Offer (SLO)?	<p>Yes, where there is an extension of the loan/financing tenure and for Islamic fixed rate financing, you will need to do so.</p> <p>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.</p> <p>The Bank will contact you via phone/email you the copy of the SLO for your required action.</p> <p>Do look out for it in your email inbox as well as checking your 'junk' mailbox as the email may have been directed there.</p>
23.	If there is a joint borrower/customer involved, is the joint borrower/customer required to fill up the application form/ perform acceptance of the Supplementary Letter of Notification or Supplementary Letter of Offer as well?	It is not compulsory for Joint Borrower(s)/Customer(s) to fill in the application form. However, all borrowers/customers must execute the Supplementary Letter of Notification or Supplementary Letter of Offer when the application is approved.
24.	If one of the joint borrowers/ customers is deceased, can the primary borrower/customer fill up the application form/ Supplementary Letter of Notification /Supplementary Letter of Offer/ by himself / herself?	<p>Yes, you can fill up the application form and proceed first.</p> <p><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 Notification /Supplementary Letter of Offer.</p>
25.	What if there is a Guarantor? Does the guarantor need to fill up the application form as well?	No. But the guarantor might be required to provide additional information to support the Payment Relief Assistance request.
26.	Is the Guarantor required to sign the Supplementary Letter of Notification/Supplementary Letter of Offer?	No. Guarantor is not required to sign the Supplementary Letter of Notification/Supplementary Letter of Offer.

27.	When do I have to start servicing/paying the new instalment amount if I choose the HLB/HLISB PRAP?	Payment will commence upon the acceptance of the new agreed assistance plan and the bank will notify you via SMS and email accordingly.
28.	Does this program apply to newly approved / disbursed loans/financings?	Generally, no if the facility was approved after 1 July 2021. However, you may contact the Bank and the Bank will assess your financial situation and affordability and provide the right assistance to suit the particular situation that you may be facing.
29.	Is there any processing fee that will be charged to my account if I enroll for the payment assistance plan?	RM10.00 as Stamping Fees will be charged to your account for the stamping of your Supplementary Letter of Offer (SLO).
30.	If BNM reduced the Overnight Policy Rate (OPR) will my revised instalment be calculated based on the current rate changes?	<p>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) applicable to the account.</p> <p>You will be notified of changes in the monthly installment before such change takes place.</p>
31.	Will there be any penalty/interest/ compensation charges charged to my loan/financing in the event I default the PEMULIH HLB/HLISB PRAP?	<p>Yes, there may be penalty/interest/compensation charges charged to your loan/financing account in the event of default on PEMULIH HLB/HLISB PRAP. Please 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 PEMULIH HLB/HLISB PRAP.</p>
32.	Can I seek assistance to manage my subsequent instalments, including the last instalment where deferred instalment and interest/profit are paid lumpsum?	<p>Yes, you can. Please reach out to the Bank so we can provide options that may suit your needs, including spreading out the deferred instalment and interest/profit which are to be paid lumpsum in the last instalment over a longer tenure.</p> <p>If you foresee difficulties in managing the subsequent instalments after the deferment period, please reach out to the Bank before the end of the deferment period or as soon as you can so we can provide tailored assistance that is suited to your situation.</p>
33.	Can I opt out from the any of the assistance plans in the event my financial status recovers?	Yes, you can choose to opt out. Let us know promptly when you can re-instate / re-start the original instalment payments and we will make the necessary arrangements.



34.	How do I know that I have successfully opted in from the plan?	A notification letter and SMS will be issued to you to inform you of the new monthly instalments. You need to pay the new instalments by the due date.
35.	Will there be any interest/ profit charged on the deferred amount?	<p>Yes, there will be interest / profit charged on any deferred amounts.</p> <p>In cases where instalment payments are deferred, tenure will be extended accordingly.</p> <p>We will notify you of any changes in the monthly instalment before such change takes place. If no notification is received, kindly continue making the pre-moratorium monthly instalment after the 6 months moratorium period is over. We will also notify you about the revised instalment amount/tenure upon the notification via email/SMS/ letter or SLO to you.</p>
36.	Any time limit of the application for the PEMULIH HLB/HLISB PRAP?	<p>We will consider all applications if your income is affected or you have lost your job due to COVID-19 and you are facing difficulties making repayments.</p> <p>However, we encourage you to contact us as soon as you feel that there may be a need for assistance with your loan/financing installments.</p>
37.	Can I negotiate the interest/ profit rate?	We will assess your request according to your financial situation and affordability.
38.	If my account is more than 90 days in arrear, can I still apply for the PEMULIH HLB/HLISB PRAP?	Yes, we will process your application under Reschedule and Restructure Plan and your account will be reported as <i>Rescheduled and Restructured (R&amp;R)</i> in Central Credit Reference Information System (CCRIS).
39.	<p>My Mortgage/Property Financing/Auto financing/Personal financing/ASB Financing is protected with insurance/takaful coverage for the entire financing tenure.</p> <p>Following the deferment, my financing tenure has been extended beyond the original maturity of the financing. What will happen to the insurance/takaful coverage?</p>	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.



40.	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.
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**Appendix 1: Instalment, Interest/Profit and Tenure Explanation**

	6-Month Deferment		6-Month 50% Reduction in Monthly Instalment	
	Instalment/Interest/Profit after 6 months	Tenure	Instalment/Interest/Profit after 6 months	Tenure
<b>Personal Loan/ Hire Purchase/ Hire Purchase (Non-Act)</b>	<ul style="list-style-type: none"> <li>Resume same instalment after deferment period</li> <li>Deferred interest to be paid with final instalment</li> </ul>	Extended 6 month	<ul style="list-style-type: none"> <li>Resume same instalment after deferment period</li> <li>Deferred instalments and deferred interest to be paid with final instalment</li> </ul>	No extension
<b>Personal Financing-i/ Hire Purchase-i</b>	<ul style="list-style-type: none"> <li>Resume same instalment after deferment period</li> <li>Deferred profit to be paid with final instalment</li> </ul>	Extended 6 month	<ul style="list-style-type: none"> <li>Resume same instalment after deferment period</li> <li>Deferred instalments and deferred profit to be paid with final instalment</li> </ul>	No extension
<b>Mortgage/ Other Variable rate loans</b>	<ul style="list-style-type: none"> <li>Deferred interest will be capitalised/added into the principal outstanding balance at the end of the deferment period</li> <li>Instalment will be increased after the deferment period.</li> </ul>	No extension	<ul style="list-style-type: none"> <li>Deferred interest will not be capitalised/added into the principal outstanding balance during the 6 months and even after the 6 months.</li> <li>Instalment will be increased after deferment period.</li> <li>Instalment paid during/after the deferment period will be first used to set off deferred interest before any principal reduction</li> </ul>	No extension
<b>Property Financing-i/ ASB Financing/ Other variable rate financing</b>	<ul style="list-style-type: none"> <li>Deferred profit will not be capitalized into principal</li> <li>Instalment will be increased after the deferment period</li> <li>Instalments paid during/after deferment period will be first used to set off the deferred profit, before any principal reduction</li> </ul>	No extension	<ul style="list-style-type: none"> <li>Deferred profit will not be capitalized into principal</li> <li>Instalment will be increased after the deferment period</li> <li>Instalments paid during/after deferment period will be first used to set off the deferred profit, before any principal reduction</li> </ul>	No extension

<b>For Overdraft account Cashline-i account</b>	<ul style="list-style-type: none"><li>• No payment of interest and commitment fee during the 6 months Deferment Period.</li><li>• Customer is to fully settle all the interest and commitment fee incurred during the Deferment Period after the end of the Deferment Period on 1 January 2022</li></ul>
<b>Overdraft Secured by Unit Trust (OD-UT)</b>	<ul style="list-style-type: none"><li>• No billing of interest and commitment fee. Billing of 6 months accrued interest and commitment fee will be done by the end of Moratorium.</li></ul>
<b>Share Margin Financing (SMF)</b>	<ul style="list-style-type: none"><li>• No billing of interest. Billing of 6 months accrued interest will be done by the end of Moratorium.</li></ul>

**Appendix 2: Illustration of Deferred Interest/Profit computation on deferred instalments**
**(2A) Mortgage (Conventional) 50% Reduction In Instalment For 6 Months And 6-Month Instalment Deferment**

<b>Mortgage</b>			
<b>Existing Loan Details</b>			
Loan Outstanding Balance	RM300,000.00		
Remaining Tenure (months)	240		
Effective Interest Rate	3.50%		
Maturity Date	4 September 2041		
Current Instalment Amount	RM1,740.00		
PEMUJH Plan Start Date	4 August 2021		
PEMUJH Plan End Date	3 February 2022		
<b>50% of instalment for 6 months and then revise(increase) instalment with no extension of tenure</b>			
<p>During the 6 months, the instalment will be reduced by 50% and the interest of the 6 months will continue to be incurred. With the payment of 50% reduced instalment, if the payment received is insufficient to pay for the interest incurred for the month, the shortfall interest amount incurred will be parked aside as Deferred Interest, no interest will be charged onto this amount. The Deferred Interest will be NOT be capitalised/added into the principal outstanding balance during the 6 months and even after the 6 months. Thereafter, any instalment payments made will first be used towards payment of this Deferred Interest before it is used for the payment of the current month interest and principal balance.</p>			
Current Instalment Amount	RM1,740.00		
50% of instalment for 6 months	RM870.00		
	<b>Date</b>	<b>50% Instalment Amount</b>	<b>Interest Deferred</b>
<b>Month 1</b>	4 August 2021	RM870.00	RM21.78
<b>Month 2</b>	4 September 2021	RM870.00	RM21.78
<b>Month 3</b>	4 October 2021	RM870.00	RM0.00
<b>Month 4</b>	4 November 2021	RM870.00	RM21.76
<b>Month 5</b>	4 December 2021	RM870.00	RM0.00
<b>Month 6</b>	4 January 2022	RM870.00	RM21.74
<b>Total Deferred Interest</b>			<b>RM87.06</b>
<b>Instalment Amount reduced by 50% of current instalment amount for 6 months, then revert back to instalment payment. Instalment will be revised based on remaining tenure, outstanding balance and current effective interest rate.</b>			
<b>Revised Instalment after end of 6 months</b>	<b>RM1,772.00</b>	<b>with effect from</b>	<b>4 February 2022</b>
Instalment Amount increased by	RM32.00		
<b>Summary of Additional Cost Incurred due to the Deferment</b>			
	<b>Interest Amount</b>	<b>Principal Amount</b>	<b>Total Amount Paid</b>
Total Interest Paid <b>if NOT enrolled</b> into this scheme	RM117,718.27	RM300,000.00	RM417,718.27
Total Interest Paid after enrolled into this scheme	RM119,750.03	RM300,000.00	RM419,750.03
Extra Interest Paid	RM2,031.75		
Extra Interest Amount Paid by %	1.73%		
<b>Deferment of 6 months instalment and then revise(increase) instalment with no extension of tenure</b>			
<p>During the 6 months, the instalment will be zeroised and the interest of the 6 months will continue to be incurred and deferred. It will be capitalised/ added into the principal outstanding balance at the end of the deferment period.</p>			
	<b>Date</b>	<b>Instalment Amount</b>	<b>Interest Deferred</b>
Month 1	4 August 2021	RM0.00	RM891.78
Month 2	4 September 2021	RM0.00	RM891.78
Month 3	4 October 2021	RM0.00	RM863.01
Month 4	4 November 2021	RM0.00	RM891.78
Month 5	4 December 2021	RM0.00	RM863.01
Month 6	4 January 2022	RM0.00	RM891.78
<b>Total Deferred Interest to be capitalised/added into the principal outstanding balance on 3 February 2022</b>			<b>RM5,293.15</b>
<b>Deferment of 6 instalments, then revert back to instalment payment. Instalment will be revised based on remaining tenure, outstanding balance and current effective interest rate at the end of deferment period.</b>			
Current Instalment Amount	RM1,740.00		
<b>Revised Instalment after end of 6 months</b>	<b>RM1,802.00</b>	<b>with effect from</b>	<b>4 February 2022</b>
Instalment Amount increased by	RM62.00		
<b>Summary of Additional Cost Incurred due to the Deferment</b>			
	<b>Interest Amount</b>	<b>Principal Amount</b>	<b>Total Amount Paid</b>
Total Interest Paid <b>if NOT enrolled</b> into this scheme	RM117,718.27	RM300,000.00	RM417,718.27
Total Interest Paid after enrolled into this scheme	RM121,736.75	RM300,000.00	RM421,736.75
Extra Interest Paid	RM4,018.47		
Extra Interest Amount Paid by %	3.41%		

**(2B) Property Financing-i (Islamic) 50% Reduction In Instalment For 6 Months And 6-Month Instalment Deferment**

Property Financing-i (Islamic)			
<b>Existing Financing Details</b>			
Financing Outstanding Balance	RM 300,000.00		
Remaining Tenure (months)	240		
Effective Profit Rate	3.50%		
Maturity Date	4 September 2041		
Current Instalment Amount	RM1,740.00		
PEMULIH Plan Start Date	4 August 2021		
PEMULIH Plan End Date	3 February 2022		
<b>50% of instalment for 6 months and then revise(increase) instalment with no extension of tenure</b>			
<p>During the 6 months, the instalment will be reduced by 50% and the profit of the 6 months will continue to be incurred. With the payment of 50% reduced instalment, if the payment received is insufficient to pay for the profit incurred for the month, the shortfall profit amount incurred will be parked aside as Deferred Profit, no profit will be charged onto this amount. The Deferred Profit will be NOT be added into the principal outstanding balance during the 6 months and even after the 6 months. Thereafter, any instalment payments made will first be used towards payment of this Deferred Profit before it is used for the payment of the current month profit and principal balance.</p>			
Current instalment Amount	RM1,740.00		
50% of instalment for 6 months	RM 870.00		
	<b>Date</b>	<b>50% Instalment Amount</b>	<b>Profit Deferred</b>
<b>Month 1</b>	4 August 2021	RM870.00	RM 21.78
<b>Month 2</b>	4 September 2021	RM870.00	RM 21.78
<b>Month 3</b>	4 October 2021	RM870.00	RM 0.00
<b>Month 4</b>	4 November 2021	RM870.00	RM 21.76
<b>Month 5</b>	4 December 2021	RM870.00	RM 0.00
<b>Month 6</b>	4 January 2022	RM870.00	RM 21.74
	<b>Total Deferred Profit</b>		<b>RM87.06</b>
<b>Instalment Amount reduced by 50% of current instalment amount for 6 months, then revert back to instalment payment. Instalment will be revised based on remaining tenure, outstanding balance and current effective profit rate.</b>			
<b>Revised Instalment after end of 6 months</b>	<b>RM1,771.00</b>	<b>with effect from</b>	<b>4 February 2022</b>
Instalment Amount increased by	RM31.00		
<b>Summary of Additional Cost Incurred due to the Deferment</b>			
	<b>Profit Amount</b>	<b>Principal Amount</b>	<b>Total Amount Paid</b>
Total Profit Paid if <b>NOT enrolled</b> into this scheme	RM 117,718.27	RM 300,000.00	RM 417,718.27
Total Profit Paid after enrolled into this scheme	RM 119,763.95	RM 300,000.00	RM 419,763.95
Extra Profit Paid	RM 2,045.68		
Extra Profit Amount Paid by %	1.74%		
<b>Deferment of 6 months instalment and then revise(increase) instalment with no extension of tenure</b>			
Deferment Period (month)	6		
PEMULIH Plan Start Date	4 August 2021		
PEMULIH Plan End Date	3 February 2022		
<p>During the 6 months, the instalment will be zeroised and the profit of the 6 months will continue to be incurred and deferred. Accumulated deferred profit will first set off against payment made after deferment period. Principal reduction only done once the entire deferred profit is fully paid.</p>			
	<b>Date</b>	<b>Instalment Amount</b>	<b>Profit Deferred</b>
Month 1	4 August 2021	RM0.00	RM891.78
Month 2	4 September 2021	RM0.00	RM891.78
Month 3	4 October 2021	RM0.00	RM863.01
Month 4	4 November 2021	RM0.00	RM891.78
Month 5	4 December 2021	RM0.00	RM863.01
Month 6	4 January 2022	RM0.00	RM891.78
<b>Total Deferred Profit on 3 February 2022</b>			<b>RM5,293.15</b>
<b>Deferment of 6 instalments, then revert back to instalment payment. Instalment will be revised based on remaining tenure, outstanding balance and current effective profit rate at the end of deferment period.</b>			
Current Instalment Amount	RM1,740.00		
<b>Revised Instalment after end of 6 months</b>	<b>RM1,771.00</b>	<b>with effect from</b>	<b>4 February 2022</b>
Instalment Amount increased by	RM31.00		
<b>Summary of Additional Cost Incurred due to the Deferment</b>			
	<b>Profit Amount</b>	<b>Principal Amount</b>	<b>Total Amount Paid</b>
Total Profit Paid if <b>NOT enrolled</b> into this scheme	RM 117,718.27	RM 300,000.00	RM 417,718.27
Total Profit Paid after enrolled into this scheme	RM 124,764.38	RM 300,000.00	RM 424,764.38
Extra Profit Paid	RM 7,046.11		
Extra Profit Amount Paid by %	5.99%		

**(2C) Personal Loan (Conventional) 6-Month Instalment Deferment & 50% Reduction In Instalment For 6 Months**
**Personal Loan (Conventional) - 6 deferred instalments**

Loan Amount (RM)	10,000
Annual Percentage Rate/Deferred Interest	14.45%
Interest Rate p.a flat	8.00%
Total Interest Charged (RM)	800
Financing Period (Months)	12

Total Repayment Amount (RM)	10,800
Monthly Instalment (RM)	900

1st Instalment Due Date	10/03/2021
Original Final Instalment Due Date	10/02/2022
Original Maturity Date	
Extended Maturity Date	10/08/2022

Months Deferred	6
Deferred Instalment (RM)	5,400

Deferment Start Date	10/7/2021
Deferment End Date	9/1/2022
Total Deferred Interest Charged (RM)	289.72

Date	Balance b/f (RM)	Monthly Instalment (RM)	Balance c/f (RM)	Deferred Instalment (RM)	Deferred Interest Charged	
					(RM)	# of day
10/03/2021	10,800.00	900.00	9,900.00	-	-	-
10/4/2021	9,900.00	900.00	9,000.00	-	-	-
10/05/2021	9,000.00	900.00	8,100.00	-	-	-
10/6/2021	8,100.00	900.00	7,200.00	-	-	-
10/07/2021 <sup>[1]</sup>	7,200.00	-	7,200.00	900.00	-	-
10/08/2021 <sup>[1]</sup>	7,200.00	-	7,200.00	1,800.00	-	-
10/09/2021 <sup>[1]</sup>	7,200.00	-	7,200.00	2,700.00	-	-
10/10/2021 <sup>[1]</sup>	7,200.00	-	7,200.00	3,600.00	-	-
10/11/2021 <sup>[1]</sup>	7,200.00	-	7,200.00	4,500.00	-	-
10/12/2021 <sup>[1]</sup>	7,200.00	-	7,200.00	5,400.00	-	-
10/01/2022	7,200.00	900.00	6,300.00	5,400.00	-	-
10/02/2022	6,300.00	900.00	5,466.28	5,400.00	66.28	31
10/03/2022 <sup>[2]</sup>	5,466.28	900.00	4,626.15	4,500.00	59.87	28
10/04/2022 <sup>[2]</sup>	4,626.15	900.00	3,781.38	3,600.00	55.23	31
10/05/2022 <sup>[2]</sup>	3,781.38	900.00	2,924.15	2,700.00	42.76	30
10/06/2022 <sup>[2]</sup>	2,924.15	900.00	2,057.29	1,800.00	33.14	31
10/07/2022 <sup>[2]</sup>	2,057.29	900.00	1,178.67	900.00	21.38	30
10/08/2022 <sup>[2]</sup>	1,178.67	1,189.72	-	-	11.05	31
<b>Total</b>		<b>11,089.72</b>			<b>289.72</b>	

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

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

**Personal Loan (Conventional) - 50% reduction in Instalment**

Loan Amount (RM)	10,000
Annual Percentage Rate/Deferred Interest	14.45%
Interest Rate p.a flat	8.00%
Total Interest Charged (RM)	800
Financing Period (Months)	12
Total Repayment Amount (RM)	10,800
Monthly Instalment (RM)	900
1st Instalment Due Date	10/03/2021
Final Instalment Due Date	10/2/2022
Maturity Date	
Months Deferred	6
Deferred Instalment (RM)	5,400
Deferment Start Date	10/7/2021
Deferment End Date	9/1/2022
50% Reduction of instalment	450
Total Deferred Interest Charged (RM)	33.14

Date	Balance b/f (RM)	Monthly Instalment (RM)	Balance c/f (RM)	Deferred Instalment (RM)	Deferred Interest	
					(RM)	# of day
10/03/2021	10,800.00	900.00	9,900.00	-	-	-
10/4/2021	9,900.00	900.00	9,000.00	-	-	-
10/05/2021	9,000.00	900.00	8,100.00	-	-	-
10/06/2021	8,100.00	900.00	7,200.00	-	-	-
10/7/2021 <sup>[1]</sup>	7,200.00	450.00	6,750.00	450.00	-	-
10/08/2021 <sup>[1]</sup>	6,750.00	450.00	6,300.00	900.00	-	-
10/09/2021 <sup>[1]</sup>	6,300.00	450.00	5,850.00	1,350.00	-	-
10/10/2021 <sup>[1]</sup>	5,850.00	450.00	5,400.00	1,800.00	-	-
10/11/2021 <sup>[1]</sup>	5,400.00	450.00	4,950.00	2,250.00	-	-
10/12/2021 <sup>[1]</sup>	4,950.00	450.00	4,500.00	2,700.00	-	-
10/1/2022	4,500.00	900.00	3,600.00	2,700.00	-	-
10/02/2022 <sup>[2]</sup>	3,600.00	3,633.14	0.00	0.00	33.14	31
<b>Total</b>		<b>10,833.14</b>			<b>33.14</b>	

Note: <sup>[1]</sup> 50% reduction period

<sup>[2]</sup> Inclusive repayment of Deferred 50% Instalments



**(2D) Personal Financing (Islamic)/Hire Purchase (Conventional) /Hire Purchase-I (Islamic) 6-Month Instalment Deferment & 50% Reduction In Instalment For 6 Months**

Personal Financing-i/Hire Purchase/Hire Purchase-i : 6 months Deferred Principal								
Financing Amount (RM)	10,000							
Annual Percentage Rate (APR)/Deferred Interest/Deferred Profit	14.45%							
Interest/Profit Rate (%) p.a flat	8.00%							
Total Interest/Profit Charged (RM)	800							
Financing Period (Months)	12							
Total Repayment/Payment Amount (RM)	10,800							
Monthly Instalment (RM)	900							
Final Instalment (RM)	900							
1st Instalment Due Date	10/03/2021							
Final Instalment Due Date	10/2/2022							
Maturity Date								
Months Deferred (Moratorium Period)	6							
Deferred Instalment (RM) of which:	5,400.00					Principal	Profit	
- Principal(RM)	5,061.53			072021		817.94	82.06	
- Interest/Profit (RM)	338.47			082021		828.21	71.79	
				092021		838.46	61.54	
				102021		848.72	51.28	
Deferment Start Date	10/7/2021			112021		858.97	41.03	
Deferment End Date	9/1/2022			122021		869.23	30.77	
Month	Date	Outstanding Balance (RM)	Monthly Instalment (RM)	Balance (RM)	Deferred Principal (RM)	Deferred Interest/Profit Charged		
						(RM)	(# of days)	
1	10/03/2021	10,800.00	900.00	9,900.00	-	-	-	
2	10/4/2021	9,900.00	900.00	9,000.00	-	-	-	
3	10/05/2021	9,000.00	900.00	8,100.00	-	-	-	
4	10/6/2021	8,100.00	900.00	7,200.00	-	-	-	
5	10/07/2021	7,200.00		7,200.00	817.94			
6	10/8/2021	7,200.00		7,200.00	1,646.15			
7	10/09/2021	7,200.00		7,200.00	2,484.61			
8	10/10/2021	7,200.00		7,200.00	3,333.33			
9	10/11/2021	7,200.00		7,200.00	4,192.30			
10	10/12/2021	7,200.00		7,200.00	5,061.53			
11	10/01/2022	7,200.00	900.00	6,300.00	5,061.53			
12	10/2/2022	6,300.00	900.00	5,462.12	5,061.53	62.12	31	
13	10/03/2022	5,462.12	900.00	4,618.22	4,243.59	56.11	28	
14	10/4/2022	4,618.22	900.00	3,770.30	3,415.38	52.08	31	
15	10/05/2022	3,770.30	900.00	2,910.87	2,576.92	40.56	30	
16	10/6/2022	2,910.87	900.00	2,042.49	1,728.20	31.63	31	
17	10/07/2022	2,042.49	900.00	1,163.02	869.23	20.53	30	
18	10/8/2022	1,163.02	1,173.69			10.67	31	
<b>Total Deferred Interest/Profit Charged</b>				<b>11,073.69</b>		<b>273.69</b>		

Personal Financing-i/Hire Purchase/Hire Purchase-i : 50% reduction in Instalment							
Financing Amount (RM)	10,000						
Annual Percentage Rate (APR)/Deferred Interest/Deferred Profit	14.45%						
Interest/Profit Rate (%) p.a flat	8.00%						
Total Interest/Profit Charged (RM)	800						
Financing Period (Months)	12						
Total Payment Amount (RM)	10,800						
Monthly Instalment (RM)	900						
Final Instalment (RM)	900						
1st Instalment Due Date	10/03/2021						
Final Instalment Due Date	10/2/2022						
Maturity Date							
Months Deferred (Deferment Period)	6						
Deferred Instalment (RM) of which:							
- Principal(RM)	5,061.53						
- Profit (RM)	338.47						
				Principal	Profit		
Deferment Start Date	10/7/2021	072021	817.94	828.21	82.06	900.00	
Deferment End Date	9/1/2022	082021	838.46	848.72	71.79	900.00	
50% Reduction in instalment	450	092021	858.97	869.23	61.54	900.00	
		102021	889.23		51.28	900.00	
		112021			41.03	900.00	
		122021			30.77	900.00	
			5,061.53		338.47	5,400.00	

  

Month	Date	Outstanding Balance (RM)	Monthly Instalment (RM)	Balance (RM)	Deferred Principal (RM)	Deferred Interest/Profit Charged	
						(RM)	(# of days)
1	10/03/2021	10,800.00	900.00	9,900.00	-	-	
2	10/4/2021	9,900.00	900.00	9,000.00	-	-	
3	10/05/2021	9,000.00	900.00	8,100.00	-	-	
4	10/06/2021	8,100.00	900.00	7,200.00	-	-	
5	10/7/2021	7,200.00	450.00	6,750.00	450.00	-	
6	10/08/2021	6,750.00	450.00	6,300.00	900.00	-	
7	10/09/2021	6,300.00	450.00	5,850.00	1,350.00	-	
8	10/10/2021	5,850.00	450.00	5,400.00	1,800.00	-	
9	10/11/2021	5,400.00	450.00	4,950.00	2,250.00	-	
10	10/12/2021	4,950.00	450.00	4,500.00	2,700.00	-	
11	10/1/2022	4,500.00	900.00	3,600.00	2,700.00		
12	10/02/2022	3,600.00	3,633.14	0.00	0.00	33.14	31
<b>Total Deferred Interest/Profit Charged</b>			<b>10,833.14</b>			<b>33.14</b>	

## (2E) Overdraft

Overdraft	
<b>Existing Overdraft Details</b>	
Customer Segment	Individual
Overdraft Limit	RM300,000.00
Outstanding Balance	RM250,000.00
Effective Interest Rate	4.00%
Assuming the outstanding balance remain unchanged and the previous month's Interest & Commitment Fee were already charged into the account.	
PEMULIH Plan Start Date	1 July 2021
PEMULIH Plan End Date	31 December 2021

### Deferment of Payment for 6 months - no payment of interest and commitment fee

No payment of interest and commitment fee during the 6 months Deferment Period.

Customer is to fully settle all the interest and commitment fee incurred during the Deferment Period after the end of the Deferment Period on 1 January 2022

	From	To	OD Interest for the month	OD Commitment Fee for the month
If NOT enrolled into Deferment Program, Interest & Commitment Fee Due and Payable every month on	1 July 2021	31 July 2021	RM849.32	RM42.47
	1 August 2021	31 August 2021	RM849.32	RM42.47
	1 September 2021	30 September 2021	RM821.92	RM41.10
	1 October 2021	31 October 2021	RM849.32	RM42.47
	1 November 2021	30 November 2021	RM821.92	RM41.10
	1 December 2021	31 December 2021	RM849.32	RM42.47
<b>Total</b>			<b>RM5,041.10</b>	<b>RM252.05</b>
If enrolled into the Deferment Program, the Total Interest & Commitment Fee will be due and Payable after the Deferment Program on 1 January 2022			<b>RM5,293.15</b>	
Outstanding Balance after Total Interest & Commitment Fee added into the outstanding balance			<b>RM255,293.15</b>	

\*total OD interest and fees will add on 7th month opening balance.

**(2F) Overdraft Secured by Unit Trust**
**Overdraft Secured by Unit Trust (OD-UT)**
**Existing OD-UT Details**

Customer Segment	Individual
Facility Limit	RM300,000.00
Outstanding Balance	RM285,000.00
Effective Interest Rate (p.a.)	3.10%

PEMULIH Plan Start Date	1 July 2021
PEMULIH Plan End Date	31 December 2021

**6 months moratorium - no billing / payment of interest and commitment fee**

No billing of interest and commitment fee, and then billing of 6 months accrued interest and commitment fee by the end of Moratorium.

	Date	To	OD Interest	OD Commitment Fee
If NOT enrolled into Moratorium, Interest & Commitment Fee will be billed every month on	1 July 2021	31 July 2021	RM726.16	RM12.33
	1 August 2021	31 August 2021	RM750.37	RM12.74
	1 September 2021	30 September 2021	RM750.37	RM12.74
	1 October 2021	31 October 2021	RM726.16	RM12.33
	1 November 2021	30 November 2021	RM750.37	RM12.74
	1 December 2021	31 December 2021	RM726.16	RM12.33
	<b>Total</b>			<b>RM4,429.60</b>
If enrolled into Moratorium, the Total Interest & Commitment Fee is due & payable at the end of Moratorium by 31 December 2021			<b>RM4,504.81</b>	

**(2G) Share Margin Financing**
**Share Margin Financing (SMF)**
**Existing SMF Details**

Customer Type	Individual
Facility Limit	RM300,000.00
Outstanding Balance	RM285,000.00
Effective Interest Rate (p.a.)	3.80%

PEMULIH Plan Start Date	1 July 2021
PEMULIH Plan End Date	31 December 2021

**6 months moratorium - no payment of interest**

No billing of interest, and then billing of 6 months accrued interest by the end of Moratorium.

	From	To	Interest
If NOT enrolled into Moratorium, Interest will be billed every month on	1 July 2021	31 July 2021	RM890.14
	1 August 2021	31 August 2021	RM919.81
	1 September 2021	30 September 2021	RM919.81
	1 October 2021	31 October 2021	RM890.14
	1 November 2021	30 November 2021	RM919.81
	1 December 2021	31 December 2021	RM890.14
<b>Total</b>			<b>RM5,429.84</b>
If enrolled into Moratorium, the Total Interest is due at the end of Moratorium by 31 December 2021			<b>RM5,429.84</b>

