

ETRA FAQs for Eligible Individual under B40, M40, Micro Enterprise & SME (With effect from 1 June 2021)

No.	Question	Answer						
1	What are the standard terms for this ETRA request OPT-IN?	<table border="1"> <tr> <td> <u>Option (1)</u> 3 months deferment repayment/payment (zero instalment) </td> <td>Eligible for B40/ Micro Enterprise/ SME Customer</td> </tr> <tr> <td colspan="2" style="text-align: center;">OR</td> </tr> <tr> <td> <u>Option (2)</u> 6-month 50% reduction of existing monthly loan/financing instalment/interest/profit/rental </td> <td>Eligible for B40/ M40/ Micro Enterprise/ SME Customer</td> </tr> </table> <p><u>Notes:</u> ETRA Repayment/Payment Arrangement commence with effect from the following month after request OPT-IN / approval.</p>	<u>Option (1)</u> 3 months deferment repayment/payment (zero instalment)	Eligible for B40/ Micro Enterprise/ SME Customer	OR		<u>Option (2)</u> 6-month 50% reduction of existing monthly loan/financing instalment/interest/profit/rental	Eligible for B40/ M40/ Micro Enterprise/ SME Customer
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2.	If only one (1) of the joint account individual is categorised as B40 and registered in the BSH and BPR database, still eligible for this ETRA request OPT-IN ?	Yes, any one (1) of the joint individuals in B40 category and registered in the Bantuan Sara Hidup (BSH) and Bantuan Prihatin Rakyat (BPR) database is eligible for this ETRA request OPT-IN ; i.e. either Option 1 OR 2.						
3.	If only one (1) of the joint account individual is categorised as M40 and registered in the Bantuan Prihatin Nasional (BPN) database, am I eligible for this ETRA request OPT-IN ?	Yes, any one (1) of the joint individuals in M40 category and registered in the Bantuan Prihatin Nasional (BPN) database is eligible for this ETRA request OPT-IN ; i.e. Option 2 only.						
4.	If I have two loans/financing with PBB/PIBB and one of them is under impaired status, will I be eligible for this ETRA request OPT-IN ?	ETRA only eligible for non-credit-impaired account, i.e. < 90 DPD.						

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5.	What document is required for this ETRA request OPT-IN ?	<p>a) For individual(s); must be categorised as B40/registered in the Bantuan Sara Hidup (BSH)/ Bantuan Prihatin Rakyat (BPR) or M40/registered in the Bantuan Prihatin Nasional (BPN) database (no document is required).</p> <p>b) For Micro Enterprise/SME; based on self-declaration (no document is required).</p> <p>c) Self-declaration by customers that they can comply with ETRA repayment terms.</p>						
6.	<p>What is the interest/profit/rental rate during this ETRA request OPT-IN ?</p> <p>Is the interest/profit/rental compounding?</p>	<p>The existing interest/profit/rental rate of your loan/ financing remain unchanged.</p> <p>For Conventional Loan, interest will accrue monthly at monthly/daily rest with compounding interest.</p> <p>For Islamic Financing, profit/rental will continue to accrue on non-compounding basis in accordance to Shariah Principle.</p>						
7.	Any additional borrowing/ financing cost to ETRA request OPT-IN ?	<p>Request OPT-IN for expanded Targeted Financial Repayment/Payment assistance will result in a higher overall borrowing/financing cost due to deferred repayment arrangement, except for Islamic Financing under fixed rate and BAE personal financing.</p> <p>You will be notified on the additional borrowing/financing cost in the electronic Notification Letter to be forwarded to your email address immediately upon successful submission.</p> <p>Notwithstanding to this, you may also contact our helpdesk hunting line to enquire the additional borrowing/financing cost prior to your ETRA request OPT-IN submission.</p> <p><u>Illustration per RM100K loan amount</u></p> <p>Outstanding Balance : RM100,000</p> <p>Instalment : RM 1,800</p> <p>Interest Rate : 3.07% (i.e. BLR-2.4%)</p> <p>Remaining Loan/Financing Tenure : 60 Months</p> <p>Extended Remaining Loan/ : 3 months + 60 months</p> <p>Financing Tenure 63 months</p> <table border="1" data-bbox="643 1921 1433 2056"> <thead> <tr> <th>Estimate Additional Borrowing/Financing Cost per RM100K loan amount</th> <th>RM</th> </tr> </thead> <tbody> <tr> <td>Option 1</td> <td>900</td> </tr> <tr> <td>Option 2</td> <td>875</td> </tr> </tbody> </table>	Estimate Additional Borrowing/Financing Cost per RM100K loan amount	RM	Option 1	900	Option 2	875
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8.	If I have opted in of the automatic moratorium from April 2020 to September 2020 , will I be eligible for this ETRA request OPT-IN?	Yes, for B40/ Micro Enterprise/ SME customer eligible for ETRA request OPT-IN Confirmation either for Option 1 OR 2 while M40 customer eligible for ETRA Option 2 only.
9.	If I have opted out of the automatic moratorium from April 2020 to September 2020 , will I be eligible for this ETRA request OPT-IN?	Yes, for B40/ Micro Enterprise/ SME customer eligible for ETRA request OPT-IN Confirmation either for Option 1 OR 2 while M40 customer eligible for ETRA Option 2 only.
10.	If I am B40 individual/M40 individual applied for unemployed 3 months extended moratorium earlier , will I still be eligible for this ETRA request OPT-IN?	Yes, for B40/ Micro Enterprise/ SME customer eligible for ETRA request OPT-IN Confirmation either for Option 1 OR 2 while M40 customer eligible for ETRA Option 2 only.
11.	If I am B40 individual/ M40 individual and currently under ETRA (i.e Option 1 or 2) , will I still be eligible for this ETRA request OPT-IN?	<p>Yes, multiple ETRA is allowed for all the existing ETRA under eligible B40/ M40/ Micro Enterprise/ SME customers.</p> <p><u>For example :</u> Customer ETRA (B40) (Option 2) (i.e. 6 months 50% reduction in monthly loan/ financing instalment). My ETRA repayment is ended in Jun'21, can I request OPT-IN for the ETRA?</p> <p>Yes. Customer (B40) may request OPT-IN for ETRA either Option 1 OR 2 in Jul'21 and Repayment/Payment Arrangement with effect from the following month, i.e. wef Aug'21 to Jan'22.</p>
12.	If I am B40 individual/ M40 individual and currently under TRA (i.e. Option 1/2/3) , will I still be eligible for this ETRA request OPT-IN ?	<p>Yes, you are still eligible for this ETRA request OPT-IN Option 1 only i.e 3 months deferment repayment/payment (zero instalment)</p> <p><u>Note:</u> TRA under Option 1 (i.e 25% of monthly instalment) Aug'21 to Jan'22 is more flexible with lower monthly instalment as compared with this new ETRA under Option 2.</p>

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13.	If I request OPT-IN for ETRA in June 2021, what is the effective date for my repayment/payment under Option 1 and 2?	<p><u>Option 1</u> 3 months deferment repayment/payment (zero instalment)</p> <table border="1"> <thead> <tr> <th>Request OPT-IN Month</th> <th>3 Months Instalments Deferment Period</th> </tr> </thead> <tbody> <tr> <td>June 2021</td> <td>July 2021 to September 2021</td> </tr> <tr> <td>July 2021</td> <td>August 2021 to October 2021</td> </tr> <tr> <td>August 2021</td> <td>September 2021 to November 2021</td> </tr> <tr> <td>September 2021 to December 2021</td> <td>Instalment Deferment commence from the next month bill as illustrated above.</td> </tr> </tbody> </table> <p><u>Option 2</u> 6-month 50% reduction of existing monthly loan/financing instalment/interest/profit/rental</p> <ul style="list-style-type: none"> • 50% reduction of existing monthly loan/financing instalment/interest/profit/rental with effect from the next month bill as well. 	Request OPT-IN Month	3 Months Instalments Deferment Period	June 2021	July 2021 to September 2021	July 2021	August 2021 to October 2021	August 2021	September 2021 to November 2021	September 2021 to December 2021	Instalment Deferment commence from the next month bill as illustrated above.
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14.	If I am interested, when and how can I opt in online for such ETRA assistance?	<p>Digital ETRA is available for B40/ M40/ Micro Enterprise/ SME (exclude Trade Bill accounts).</p> <p>For SME (Trade Bill accounts), customers may download the manual Request OPT-IN form from PBE Website and submit or email the completed form to account holding branch/ nearest branch.</p>										
15.	Upon submit completed ETRA request OPT-IN, how long does it take to receive the outcome?	Upon received complete ETRA request OPT-IN, account holding branch shall revert the outcome within 24 hours for B40/ Micro Enterprise and 5 calendar days for M40/ SME.										
16.	Will this ETRA impact my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS)?	NO, your account will NOT be reported as Rescheduled and Restructured (R&R) in the Central Credit Reference Information System (CCRIS) for ETRA request OPT-IN received by 31/12/2021.										

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17.	If I am not eligible for this B40 under Bantuan Sara Hidup (BSH), M40 under Bantuan Prihatin Nasional (BPN) Repayment/ Payment Arrangement, any other available option that can assist me?	<p>Bank Negara Malaysia (BNM) has established Agensi Kaunseling Dan Pengurusan Kredit (AKPK) to provide free services on money management, credit counselling, financial education and debt restructuring.</p> <p>For enquiry, please call AKPK @ 03-26167766 or visit AKPK customer portal at www.akpk.org.my</p>
18.	Does the existing insurance policy, i.e. Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Personal Accident (MRPA)/Mortgage Reducing Term Takaful Financing (MRTT)/Business Financing Term Takaful Reducing (BFTTR) (if any) cover the loan/financing extension arising from the expanded target repayment/ payment assistance?	No. Please promptly arrange with your insurer to cover the extended repayment tenure/ period if you wish to do so.
19.	How if i wish to extend the insurance/takaful coverage for the loan/financing extension arising from the expanded repayment moratorium/repayment arrangement granted/accepted?	You should discuss with your insurance/takaful company for extension of the insurance/takaful coverage promptly to safeguard your interest.
20.	<p>Is the extension of insurance coverage compulsory for existing loan/financing with insurance coverage?</p> <p>Any deadline for customers' submission of extension of insurance/takaful coverage?</p>	<p>It is not compulsory.</p> <p>No deadline. It is at the earliest convenience of customer to liaise directly with the insurance/takaful company for extension of insurance/takaful coverage and at the customer's discretion or requirement which should not be after 31/12/2021.</p>

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21.	What is SME and Micro Enterprises per BNM definition?	<p><u>SME Definition</u></p> <table border="1"> <thead> <tr> <th>Category</th> <th>Micro</th> <th>Small</th> <th>Medium</th> </tr> </thead> <tbody> <tr> <td>Manufacturing</td> <td>Sales turnover less than RM300,000 <u>OR</u></td> <td>Sales turnover from RM300,000 to less than RM15 million <u>OR</u> full-time employees from 5 to less than 75</td> <td>Sales turnover from RM15 million to not exceeding RM50 million <u>OR</u> full-time employees from 75 to not exceeding 200</td> </tr> <tr> <td>Services & Other Sectors</td> <td>full-time employees less than 5</td> <td>Sales turnover from RM300,000 to less than RM3 million <u>OR</u> full-time employees from 5 to less than 30</td> <td>Sales turnover from RM3 million to not exceeding RM20 million <u>OR</u> full-time employees from 30 to not exceeding 75</td> </tr> </tbody> </table> <p>Micro Enterprises definition follow BNM SME definition and with Loan/Financing Approved Limit of < RM150K with PBB/PIBB</p>	Category	Micro	Small	Medium	Manufacturing	Sales turnover less than RM300,000 <u>OR</u>	Sales turnover from RM300,000 to less than RM15 million <u>OR</u> full-time employees from 5 to less than 75	Sales turnover from RM15 million to not exceeding RM50 million <u>OR</u> full-time employees from 75 to not exceeding 200	Services & Other Sectors	full-time employees less than 5	Sales turnover from RM300,000 to less than RM3 million <u>OR</u> full-time employees from 5 to less than 30	Sales turnover from RM3 million to not exceeding RM20 million <u>OR</u> full-time employees from 30 to not exceeding 75
Category	Micro	Small	Medium											
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Services & Other Sectors	full-time employees less than 5	Sales turnover from RM300,000 to less than RM3 million <u>OR</u> full-time employees from 5 to less than 30	Sales turnover from RM3 million to not exceeding RM20 million <u>OR</u> full-time employees from 30 to not exceeding 75											
22.	Is ETRA available for Trade Bills/ Trade Receipts facilities?	<p>Yes. Customer may manually request OPT-IN.</p> <p>For SME non IL/IF customers with trade bills facilities, i.e. BA, BRULC, DBEP, FCTL and FBEP, they can opt to convert into 3 months Fixed Loan.</p> <p>For Trust Receipts (TR) facility, they can opt for 3 months extension of TR maturity date.</p>												