

**24 FAQs for Eligible Individual in B40 Category / registered under Bantuan Sara Hidup, M40 Category / registered under Bantuan Prihatin Nasional (BPN) and Micro Enterprises with Loan/Financing Approved Limit of ≤ RM150K with PBB/PIBB Opt-In confirmation (With effect from 1 December 2020)**

No.	Question	Answer
1.	If only one (1) of the joint account individual is categorised as B40 and registered in the Bantuan Sara Hidup (BSH) database, still eligible for this ETRA Opt-In confirmation?	Yes, any one (1) of the joint individuals in B40 category and registered in the Bantuan Sara Hidup (BSH) database is eligible for this ETRA Opt-In confirmation.
2.	If I have two loans/financing with PBB/PIBB and one of them is under impaired status, will I be eligible for this ETRA Opt-In confirmation?	For non-credit-impaired account, you are eligible.
3.	What document is required for this ETRA Opt-In confirmation?	<p>For individuals, individual(s) must be categorised as B40/registered in the Bantuan Sara Hidup (BSH) or M40/registered in the Bantuan Prihatin Nasional (BPN) database. (No document is required.)</p> <p>For Micro Enterprise, self-declaration with approved limit of ≤ RM150K, no documents is required.</p>
4.	What are the standard terms for this ETRA Opt-In confirmation?	<p><u>Option 1</u> 3 months deferment repayment/payment (zero instalment)</p> <p>OR</p> <p><u>Option 2</u> 6-month 50% reduction of existing monthly loan/financing instalment/interest/profit/rental</p> <p><u>Note:</u> a. Repayment/Payment Arrangement with effect from the following month. b. Option 2 is not applicable to B40/M40/Micro Enterprise under existing TRA.</p>

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5.	<p>What is the interest/profit/rental rate during this ETRA Opt-In confirmation?</p> <p>Is the interest/profit/rental compounding?</p>	<p>The existing interest/profit/rental rate of your loan/financing remain unchanged. 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>																		
6.	<p>Any additional borrowing/financing cost to ETRA Opt-In confirmation?</p>	<p>Opt-In confirmation for expanded Targeted Financial Repayment/Payment assistance will result in a higher overall borrowing/financing cost due to deferred repayment arrangement per item (4) above, 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 Opt-In submission.</p> <p><u>Illustration</u></p> <table><tr><td>Outstanding Balance</td><td>: RM100,000</td></tr><tr><td>Instalment</td><td>: RM 1,800</td></tr><tr><td>Interest Rate</td><td>: 3.07% (i.e. BLR-2.4%)</td></tr><tr><td>Remaining Loan/Financing Tenure</td><td>: 60 Months</td></tr><tr><td>Extended Remaining Loan/Financing Tenure</td><td>: 3 months + 60 months</td></tr><tr><td>Financing Tenure</td><td>63 months</td></tr></table> <table><tr><td>Additional Borrowing/Financing Cost</td><td>RM</td></tr><tr><td>Option 1</td><td>900</td></tr><tr><td>Option 2</td><td>875</td></tr></table>	Outstanding Balance	: RM100,000	Instalment	: RM 1,800	Interest Rate	: 3.07% (i.e. BLR-2.4%)	Remaining Loan/Financing Tenure	: 60 Months	Extended Remaining Loan/Financing Tenure	: 3 months + 60 months	Financing Tenure	63 months	Additional Borrowing/Financing Cost	RM	Option 1	900	Option 2	875
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7.	If I have opted out of the automatic moratorium from April 2020 to September 2020, will I be eligible for this ETRA Opt-In confirmation?	Yes, you are still eligible for this ETRA Opt-In confirmation.										
8.	If I am B40 individual/M40 individual/Micro Enterprise and currently under unemployed 3 months extended moratorium, will I still be eligible for this ETRA Opt-In confirmation ?	Yes, you are still eligible for this ETRA Opt-In confirmation.										
9.	If I am B40 individual/Micro Enterprise and currently under TRA (i.e. Option 1/2/3), will I still be eligible for this ETRA Opt-In confirmation?	Yes, you are still eligible for this Option 1 ETRA Opt-In confirmation. <u>Note:</u> TRA under Option 1 and 2 is more flexible and beneficial to customers as compared with this new ETRA under Option 2.										
10.	If my (Micro Enterprise) approved loans/financing limit with PBB/PIBB more than RM150K, will I be eligible for this ETRA Opt-In confirmation?	No.										
11.	If I Opt-In for ETRA in December 2020, 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><tr><th>Opt-In confirmation Month</th><th>3 Months Instalments Deferment Period</th></tr><tr><td>November 2020</td><td>December 2020 to February 2021</td></tr><tr><td>December 2020</td><td>January 2021 to March 2021</td></tr><tr><td>January 2021</td><td>February 2021 to April 2021</td></tr><tr><td>February 2021 to June 2021</td><td>Instalment Deferment commence from the next month bill as illustrated above.</td></tr></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"><li>50% reduction of existing monthly loan/financing instalment/interest/profit/rental with effect from the next month bill.</li></ul>	Opt-In confirmation Month	3 Months Instalments Deferment Period	November 2020	December 2020 to February 2021	December 2020	January 2021 to March 2021	January 2021	February 2021 to April 2021	February 2021 to June 2021	Instalment Deferment commence from the next month bill as illustrated above.
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No.	Question	Answer
12.	If I am M40 category and registered in the Bantuan Prihatin Nasional (BPN) database, am I eligible for this ETRA Opt-In confirmation?	Yes, you are eligible for Option 2 Opt-In confirmation; i.e. 6-month 50% reduction of existing monthly instalment/interest/profit/rental.
13.	If I (customer) am under M40 category but my spouse (not customer) is under B40 category under Bantuan Sara Hidup, am I eligible for this ETRA Opt-In confirmation?	Yes, you are still eligible for this ETRA Opt-In confirmation; i.e. both Option 1 and 2.
14.	If I am interested, when and how can I opt in online for such ETRA assistance?	Upon receiving SMS invitation with effect from 23/11/2020, you may submit your digital opt-in confirmation.
15.	When will I receive outcome of this digital ETRA Opt-In confirmation?	<p>All successful digital ETRA Opt-In Confirmation would have an electronic Notification Letter immediately upon submission of your digital ETRA Opt-In confirmation without hassle.</p> <p>Please refer to your email for electronic Notification Letter immediately upon successful submission (No digital acceptance is required).</p>
16.	Can eligible B40/M40 customer under progressive release loans/financing apply for ETRA Option 2?	<p>Yes. For loans/financing approved on or before 1<sup>st</sup> October 2020.</p> <p>Customer may submit non-digital/manual opt-in confirmation form to the Bank with effect from 1 December 2020.</p> <p>However, it is not applicable to B40/M40 having existing TRA with PBB/PIBB.</p> <p><u>Note:</u></p> <p>i. For B40 having existing TRA is still eligible to opt in confirmation of option (1) of ETRA.</p> <p>ii. For M40 customer is eligible for either TRA or Option (2) of ETRA.</p>

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17.	How the 6 months 50% repayment/ payment calculated under ETRA option 2 for eligible B40/M40 customer under progressive loans/ financing?	<p>6 months 50% reduced interest based on preceding month end interest at point of Opt-In confirmation.</p> <p><u>Illustration</u></p> <table> <tr> <th>Opt-In confirmation month</th><th>Preceding month end interest</th><th>6 months 50% interest reduction based on preceding monthly interest at point of Opt-In confirmation</th></tr> <tr> <td>Dec'20</td><td>Nov'20 RM500</td><td>RM250 Jan'21-Jun'21</td></tr> <tr> <td>Jan'21</td><td>Dec'20 RM500</td><td>RM250 Feb'21-Jul'21</td></tr> <tr> <td>Feb'21</td><td>Jan'21 RM500</td><td>RM250 Mar'21-Aug'21</td></tr> </table>	Opt-In confirmation month	Preceding month end interest	6 months 50% interest reduction based on preceding monthly interest at point of Opt-In confirmation	Dec'20	Nov'20 RM500	RM250 Jan'21-Jun'21	Jan'21	Dec'20 RM500	RM250 Feb'21-Jul'21	Feb'21	Jan'21 RM500	RM250 Mar'21-Aug'21
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18.	Will this ETRA impact my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS)?	NO, your account will <b>NOT</b> be reported as Rescheduled and Restructured (R&R) in the Central Credit Reference Information System (CCRIS).												
19.	If I am not eligible for this B40 under Bantuan Sara Hidup (BSH), M40 under Bantuan Prihatin Nasional (BPN) and Micro Enterprises 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 <a href="http://www.akpk.org.my">www.akpk.org.my</a></p>												

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20.	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.
21.	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.
22.	Is the extension of insurance coverage compulsory for existing loan/financing with insurance coverage?  Any deadline for customers' submission of extension of insurance/takaful coverage?	It is not compulsory.  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.
23.	I am currently under ETRA (B40)(Option 2) (i.e. 6 months 50% reduction in monthly loan/financing instalment). My ETRA repayment is ending in May'21, can I apply for the TRA?	Yes. You may apply for 2 <sup>nd</sup> /3 <sup>rd</sup> TRA. You are required to update all the existing TRA/ETRA monthly instalment in arrears/ijarah rental in arrears (if any) by month end (Condition Precedent). <b>NO</b> capitalisation of such monthly instalment/zerorisation of ijarah rental in arrears is allowed.

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24.	There is a clause ‘ to extend loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA/ETRA’ stated in the application form and Supplementary Letter of Offer (SLO). What is the meaning of ‘prevailing contracted interest/profit/rental rate’?	Prevailing contracted interest / profit / rental rate is the contracted rate charged at the point of your TRA/ETRA application date, which shall be the latest contractual interest/profit/rental rate henceforth.
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