



**(Non-Digital Request OPT-IN Confirmation Form) (Pre-approved if eligible & completed Request OPT-IN Form)
Request OPT-IN Confirmation on Expanded Targeted Repayment Assistance (ETRA) for Joint Individuals in B40 Category and
Registered under Bantuan Sara Hidup (BSH) / Bantuan Prihatin Rakyat (BPR) database (Retail Loans/Financing)
(For borrowers/customers who are categorised as B40 and registered in the BSH/BPR database,
self-declared with no documentation required) (Any one individual borrower of the joint borrowers under B40
registered in the BSH/BPR database is eligible for this request OPT-IN)**

- **B40 household (monthly income ≤RM4,000) – for married couples** ● **B40 Single (monthly income ≤RM2,000)**

One Individual Borrower/Customer **2 to 3 Joint Individual Borrowers/Customers**
 (Applicable for non-bankrupts/ non-credit impaired with arrears of < 90 days)

1.0 Borrowers/Customers Details										
1.1	<table border="1"> <tr> <td>Borrowers/Customers Name *</td> <td>Borrower/Customer 1:</td> <td></td> </tr> <tr> <td></td> <td>Borrower/Customer 2:</td> <td></td> </tr> <tr> <td></td> <td>Borrower/Customer 3:</td> <td></td> </tr> </table>	Borrowers/Customers Name *	Borrower/Customer 1:			Borrower/Customer 2:			Borrower/Customer 3:	
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1.3	Loan/Financing Account Number Requiring ETRA for Individuals in B40 and Registered under BSH/BPR * (Applicable to all loan/financing notes link to this Account No.)									
1.4	Name of Account Holding Branch *									
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1.8	<p>Request OPT-IN confirmation for ETRA for Joint Individuals who are categorized as B40 and registered in the BSH/BPR database. Please tick (✓) one option whichever is applicable. * (Any one individual borrower of the joint borrowers under B40 registered in the BSH/BPR database is eligible for this request OPT-IN)</p> <p>We would like to request OPT-IN for ETRA for Individuals in B40 Category under BSH/BPR, as follows:</p> <table border="1"> <tr> <td style="width: 15%; text-align: center;"> <input type="checkbox"/> Option 1 OR </td> <td> i) To allow <u>3 months deferment repayment/payment (zero instalment)</u> (from August 2021 to October 2021) with accruing interest/profit/rental at prevailing contracted interest/profit/rental rate at the point of ETRA for individuals in B40 Category under BSH/BPR (self-declared with no documentary evidences required). ii) 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 ETRA. </td> </tr> <tr> <td style="text-align: center;"> <input type="checkbox"/> Option 2 </td> <td> i) To allow <u>6 months reduction in instalment by 50%</u> (from August 2021 to January 2022) with accruing interest/profit/rental at prevailing contracted interest/profit/rental rate at the point of ETRA for individuals in B40 Category under BSH/BPR (self-declared with no documentary evidences required). To resume repayment of existing full instalment amount after 6 months. ii) 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 ETRA. </td> </tr> </table> <p><input type="checkbox"/> I hereby acknowledged that the above ETRA will result in higher overall financial costs at prevailing contracted interest/profit/rental rate at the point of ETRA due to re-amortized/extended loan/financing tenure of another 3 months.</p> <p>Notes:</p> <ol style="list-style-type: none"> Please be informed that instalment in arrears /ijarah rental in arrears (up to maximum 3 months including the unpaid current month instalment) (if applicable) would be zeroised and/or capitalized into principal which shall continue to form part of the loan/financing outstanding amount with further extension of loan/financing tenure accordingly subject to compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of ETRA. Please contact your Account Holding Branch or Regional Credit Control Centre to revise the above ETRA should your financial circumstances improves in order to reduce the overall financing costs in due course. Alternatively, you may refer your case to Agensi Kaunseling Dan Pengurusan Kredit (AKPK) established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring. For enquiry, please call AKPK @ 03-2616 7766 or visit AKPK customer portal at www.akpk.org.my Please be informed that the existing insurance/takaful policy (if any) do not cover the loan/financing extension period arising from the above 3 months/6 months loan/financing payment period granted. 	<input type="checkbox"/> Option 1 OR	i) To allow <u>3 months deferment repayment/payment (zero instalment)</u> (from August 2021 to October 2021) with accruing interest/profit/rental at prevailing contracted interest/profit/rental rate at the point of ETRA for individuals in B40 Category under BSH/BPR (self-declared with no documentary evidences required). ii) 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 ETRA.	<input type="checkbox"/> Option 2	i) To allow <u>6 months reduction in instalment by 50%</u> (from August 2021 to January 2022) with accruing interest/profit/rental at prevailing contracted interest/profit/rental rate at the point of ETRA for individuals in B40 Category under BSH/BPR (self-declared with no documentary evidences required). To resume repayment of existing full instalment amount after 6 months. ii) 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 ETRA.					
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* Borrower / Customer 100% accuracy and 100% complete information for all items are required

2.0 Customer's Acknowledgement on Complete Request OPT-IN Confirmation / Responses Requirements for ETRA) with PBB / PIBB

This is an acknowledgement of receipt of your request OPT-IN confirmation by the Bank upon receiving this submission of complete confirmation form.

- Approval will be reverted to you within standard turnaround time of 24 hours for individual and Micro Enterprise upon receipt of your complete request OPT-IN confirmation form (if eligible).
- We hereby acknowledge that all joint borrowers/customers have read, understand, and agree to ALL the above terms and conditions relating to the request OPT-IN confirmation / responses requirements for ETRA with PBB / PIBB of B40 under BSH/BPR.

3.0 Declaration/Consent *

- We declare that the details above furnished by all of the joint borrowers/customers are 100% true & accurate/all non-Bankrupts/ non-credit impaired with arrears of < 90 days, and we have obtained valid consent and agreed to item 1.8 from joint borrowers/customers/ guarantor(s) / third party charger(s), if any.
- We solemnly declared that I am/we are categorized as B40 and registered in the BSH/BPR database to be true and accurate.
- We agree that the interest/profit/rental shall continue to be charged/accrued at prevailing interest rate compounding at monthly/daily rest for Conventional Loan OR at profit/rental rate on non-compounding basis for Islamic Financing during the above 3 months/6 months loan/financing payment period granted.
- We agree for PBB/PIBB to rescind / cancel approval of this request OPT-IN confirmation should any of the above Information declared by us is found to be false / untrue in due course.
- We declare that we can comply with ETRA repayment terms selected per this completed request OPT-IN form.

Let us know if you require further assistance. Kindly contact the following Public Bank Regional Helpdesk/Hunting Lines or respective PBB/PIBB Account Holding Branch from Monday to Friday (8.45a.m. to 5.45p.m.) at:

No.	Region	Hunting Lines/Help Desk Telephone Number	No.	Region	Hunting Lines/Help Desk Telephone Number
1	Wilayah / Selangor	03-2176 7470 (10 Hunting Lines)	7	Sungai Petani	04-455 8000
2	Johor	07-222 2949	8	Seremban	06-766 5555
3	Ipoh	05-253 0000	9	Kota Kinabalu	088-487 169
4	Penang	04-262 3376	10	Kuching	082-366 976
5	Klang	03-3342 2467	11	Sibu Regional Office	084-333 888
6	Melaka	06-288 1518			

4.0 Signature cum acceptance by Joint Borrowers/Customers:

By signing below, we confirm that we have read and agree to abide all the declarations as stated above and to confirm request OPT-IN for ETRA for Individuals in B40 Category under BSH/BPR database.

Borrower/Customer 1:	Borrower/Customer 2:	Borrower/Customer 3:
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Please sign here with dark Ink only.

Name : _____ Name : _____ Name : _____
 Date : _____ Date : _____ Date : _____

5.0 For Office Use / Acknowledgement to be Given to Borrowers/Customers Immediately Upon Receipt of ETRA Request OPT-IN Confirmation and Return to Borrowers/Customers Instantaneously (Branch is to check BSH/BPR database to confirm eligibility of B40)

Estimated Additional Borrowing/financing cost:

Loan/Financing Note No. Link to the above selected account per loan note	Estimated Additional Borrowing/Financing Cost (RM) [Amount]				
	Note 1:	Note 2:	Note 3:	Note 4:	Note 5:
Option 1					
Option 2					
3 Months Extended Maturity Dates					

6.0 Approval by BM/ Biz Manager/BSM/Credit Officer/CCC Manager/CCC Head/CCC Officer (if eligible):

Please sign here with dark Ink only.

Name : _____
 Date : _____