

FAQs for Targeted Repayment Assistance (Reduced Repayment Assistance and Deferment of Repayment) for PBB/PIBB Individual Credit Card / Credit Card-i Customers in B40 Category

No	Question	Answer
1.	If I have two 2 credit card accounts with PBB/PIBB and one of them is under impaired status, will I be eligible for this COVID-19 Reduced Repayment Assistance or Deferment of Repayment?	Only the non-credit-impaired account is eligible for this targeted repayment assistance.
2.	What document is required for this Targeted Repayment Assistance?	No document required but individual(s) must be categorised as B40 and registered in the Bantuan Sara Hidup (BSH) database.
3.	I have opted out from the term loan/financing repayment assistance earlier, can I still apply for this Targeted Repayment Assistance?	No, this Targeted Repayment Assistance is strictly for credit card / credit card-i customers with existing term loan/financing repayment program.
4.	If I am B40 individual and currently under COVID-19 Reduced Repayment Assistance, will I still be eligible for 3 Months Deferment of Repayment?	Yes, you are still eligible for this targeted repayment assistance.
5.	How fast is this Targeted Repayment Assistance's approval?	Within 24 hours.

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6.	If I apply for this 3 Months Deferment of Repayment in December 2020, what is the effective date of the Repayment Assistance?	<div>Effective date of the repayment assistance is illustrated as below:</div> <table><tr><th>Application 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 March 2021</td><td>Instalment Deferment commence from the next month bill as illustrated above.</td></tr></table>	Application 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 March 2021	Instalment Deferment commence from the next month bill as illustrated above.
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7.	If I have used the card after conversion to term loan/financing, will the total outstanding balances be entitled for the 6 Months Reduced Repayment Assistance?	<p>No, only the outstanding that had earlier been converted to term loan/financing (TL/TF) is eligible for this Targeted Repayment Assistance.</p> <p>The reduced monthly repayment (50% reduction) is illustrated as below:</p> <ol style="list-style-type: none"> To pay 50% of the original TL/TF monthly repayment amount To pay 50% of the original TL/TF monthly interest/management fee repayment amount To pay 5% of the billed amount of other transactions. <p>Example</p> <table> <thead> <tr> <th></th><th><u>Original</u></th><th><u>Revised</u></th></tr> </thead> <tbody> <tr> <td>Monthly TL/TF repayment</td><td>RM450.00</td><td>RM225.00</td></tr> <tr> <td>Monthly TL/TF Interest/management fee</td><td>RM230.00</td><td>RM115.00</td></tr> <tr> <td>Non TL/TF balance (RM3,000) X 5%</td><td>RM150.00</td><td>RM150.00</td></tr> <tr> <td></td><td>_____</td><td>_____</td></tr> <tr> <td>Minimum Payable</td><td>RM830.00</td><td>RM490.00</td></tr> </tbody> </table> <ul style="list-style-type: none"> To pay the revised amount for the next six (6) months. To resume payment of the original monthly repayment under the term loan/financing conversion upon expiry of this program. To extend the term loan/financing tenure accordingly with compounding interest/profit at prevailing finance charge/management fee rate. 		<u>Original</u>	<u>Revised</u>	Monthly TL/TF repayment	RM450.00	RM225.00	Monthly TL/TF Interest/management fee	RM230.00	RM115.00	Non TL/TF balance (RM3,000) X 5%	RM150.00	RM150.00		_____	_____	Minimum Payable	RM830.00	RM490.00
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