

**FAQs on PBB/ PIBB 2022 Repayment/Payment Assistance under Revised Repayment, Rescheduled & Restructured (R&R) (2022 RA) for Performing Retail Loans/Financing Customers tagged as “T” and “C” in BNM CCRIS**

No	Question	Answer																									
1	Who is eligible for the 2022 RA opt in selection?	i. Performing loan/financing with overdue of less than 90 days at the point of 2022 RA applications. ii. Customer affected by COVID-19 pandemic. iii. Non-bankrupt/non-wound-up company.																									
2	Any validity period for 2022 RA opt-in selection?	Available from 1 January 2022 until 31 December 2022.																									
3	How do I opt in select for the 2022 RA?	i. Digital application via PBe Website (for performing account $\leq$ RM10Million per facility available with effect from 3 <sup>rd</sup> week 2022 ; or ii. You could submit 100% accurate and completed manual form or email to your Account Holding Branch/ Credit Control Centre for approval. <u>Note:</u> You may need to complete the 2022 RA Form (Digital/Manual) which is based on customer self-declaration income/cashflow/commitment with Debt Service Ratio (DSR) of 100% and below ( $\leq$ 100%).																									
4	What are the available options for 2022 RA?	<table border="1"> <thead> <tr> <th colspan="5">2022 RA Standard Package</th> </tr> <tr> <th rowspan="2">Option</th> <th rowspan="2">Income Reduction</th> <th>1st 6 months (Rolling 6 months)</th> <th>7<sup>th</sup> to 12<sup>th</sup> Month (Rolling 6 months)</th> <th rowspan="2">13<sup>th</sup> Month onwards</th> </tr> <tr> <th colspan="2">(with reamortization/extension of loan tenure)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td><math>\geq</math> 50%</td> <td>Pay 25% of existing monthly loan/financing instalment</td> <td>           i. 50% of existing instalment; OR            ii. Monthly loan interest/ financing profit/ rental (whichever higher)         </td> <td rowspan="3">Resume existing instalment</td> </tr> <tr> <td>2</td> <td>25% to &lt; 50%</td> <td>Pay 50% of existing monthly loan/financing instalment</td> <td>           i. 50% of existing instalment; OR            ii. Monthly loan interest/ financing profit/ rental (whichever higher)         </td> </tr> <tr> <td>3</td> <td>&lt; 25%</td> <td>Pay 75% of existing monthly loan/financing instalment</td> <td>           i. 75% of existing instalment; OR            ii. Monthly loan interest/ financing profit/ rental (whichever higher)         </td> </tr> </tbody> </table> <p>Note : Customer under existing Repayment Arrangement (RA), are allowed to pay the 12 months reduced instalments upon expiry of the existing RA program in 2022.</p>	2022 RA Standard Package					Option	Income Reduction	1st 6 months (Rolling 6 months)	7 <sup>th</sup> to 12 <sup>th</sup> Month (Rolling 6 months)	13 <sup>th</sup> Month onwards	(with reamortization/extension of loan tenure)		1	$\geq$ 50%	Pay 25% of existing monthly loan/financing instalment	i. 50% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher)	Resume existing instalment	2	25% to < 50%	Pay 50% of existing monthly loan/financing instalment	i. 50% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher)	3	< 25%	Pay 75% of existing monthly loan/financing instalment	i. 75% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher)
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5	What is the interest/profit/ rental rate during the 2022 RA?  Is the interest/profit/rental compounding?	<table border="1"> <tr> <td>Conventional Loan</td> <td>Compounding interest at prevailing rate at the point of R&amp;R/ Revised Repayment</td> </tr> <tr> <td>Islamic Financing</td> <td>Non-compounding basis in accordance with Shariah Principles.</td> </tr> </table>	Conventional Loan	Compounding interest at prevailing rate at the point of R&R/ Revised Repayment	Islamic Financing	Non-compounding basis in accordance with Shariah Principles.																					
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6	What document is required for the digital 2022 RA application?	<p>Borrower/Customer only need to fill up the RA 2022 digital form 100% accurately and completely.</p> <p>Borrower/ Customer required to self-declaration of employment status (gainfully employed/ self-employed for individual customer and business’s viability/ remain in operation for business customer with positive cash flow in 2022) of income with DSR ≤100%</p> <p>No supporting documents are required.</p>																
7	How long will my loan / financing be extended?	<p>For normal loan/financing (i.e without default), re-amortization of loan tenure/calculation of financing tenure with extension of 2 to 5 years upon reamortisation of outstanding owing with revised instalment amount at prevailing interest/profit/rental rate at the point of 2022 RA.</p> <p>You may refer to the illustration in Q8 for a better understanding.</p>																
8	Any additional borrowing / financing cost to 2022 RA?	<p>2022 RA will result in a higher overall borrowing/financing cost at prevailing interest/profit/rental rate at the point of 2022 RA and longer loan/financing extension due to reduced repayment/payment amount.</p> <p>Illustration (per RM100K loan/financing amount):            Outstanding balance : RM100,000.00            Monthly instalment : RM560.00            Remaining tenure : 240 months (20 years)            Pricing : 3.07% (BLR-2.40% / BR+0.80%)</p> <table border="1"> <thead> <tr> <th>Options</th> <th>Option 1</th> <th>Option 2</th> <th>Option 3</th> </tr> </thead> <tbody> <tr> <td></td> <td>25% of existing instalment (Month 1 to Month 6) &amp; 50%* of existing instalment (Month 7 to Month 12)</td> <td>50% of existing instalment (Month 1 to Month 6) &amp; 50%* of existing instalment (Month 7 to Month 12)</td> <td>75% of existing instalment (Month 1 to Month 6) &amp; 75%* of existing instalment (Month 7 to Month 12)</td> </tr> <tr> <td>Extended Tenure</td> <td>14 months</td> <td>11 months</td> <td>6 months</td> </tr> <tr> <td>Estimated Additional Financial Cost</td> <td>RM3.5K</td> <td>RM2.8K</td> <td>RM1.4K</td> </tr> </tbody> </table> <p>*or monthly interest/profit/rental whichever higher.</p>	Options	Option 1	Option 2	Option 3		25% of existing instalment (Month 1 to Month 6) & 50%* of existing instalment (Month 7 to Month 12)	50% of existing instalment (Month 1 to Month 6) & 50%* of existing instalment (Month 7 to Month 12)	75% of existing instalment (Month 1 to Month 6) & 75%* of existing instalment (Month 7 to Month 12)	Extended Tenure	14 months	11 months	6 months	Estimated Additional Financial Cost	RM3.5K	RM2.8K	RM1.4K
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9	Will this 2022 RA impact my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS)?	<p>Yes. Application for R&amp;R shall be reported/tagged as Restructured (T) and Rescheduled (C) at BNM CCRIS. C/T tagging will be removed from BNM CCRIS upon compliance of 6/9 months nursing period and loan/financing ageing of &lt;90 days past due (DPD).</p> <p>Note : Application for R&amp;R for customer with no significant increase in credit risk, i.e. with loan/ financing aging less than 31 days past due &amp; Non- Financial Distress Borrower/Customer, No tagging will be reported in BNM CCRIS.</p>																

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No	Question	Answer
10	If I had applied for any repayment assistance previously, am I still eligible to apply?	Yes. You may opt in select for multiple RA.
11	After the 2022 RA is approved, can I opt to rescind this arrangement in 2022 when my cash flow improve significantly?	Yes. Please write or email directly to Account Holding Branch/Credit Control Centre on your request to cancel it then.
12	Can I use overseas hand phone number, e.g. Singapore or Thailand line as I am working overseas?	No, only local hand phone number is acceptable.  However, you may submit or email your manual application form to your Account Holding Branch/Credit Control Centre.
13	Why email address is compulsory for digital 2022 RA	Once the digital opt in selection is approved, the Bank will send the Supplementary Letter of Offer for your digital acceptance within 7 days via encrypted email (which may be extended at the Bank’s discretion).  Borrower/Customer is required to digitally accept the Supplementary Letter of Offer within 7 days of Bank’s approval via encrypted email with One Time Password (OTP) to be sent to the borrower/customer’s hand phone number per Bank’s record.  Notes:  1.Each and every joint borrower/ customer MUST digitally accept the Supplemental Letter of Offer electronically and individually.  2.Each and every Key Partner(s)/Key Director(s) MUST digitally accept the Supplementary Letter of Offer electronically and individually.  The Bank could terminate the above approved offer if you still fail to accept the Supplementary Letter of Offer within 30 calendar days (extension at the Bank’s discretion) from the date of this Supplementary Letter of Offer.

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14	How fast is PBB non- digital/ manual 2022 RA process?	<table border="1"> <thead> <tr> <th>Type of Account</th> <th>Standard Turnaround Time</th> </tr> </thead> <tbody> <tr> <td>Individuals</td> <td>5 calendar days</td> </tr> <tr> <td>Business/SMEs</td> <td>14 calendar days</td> </tr> </tbody> </table> <p>Note: Please take note that successful digital opt in selection would provide you with electronic email decision within the same day of your digital opt in selection without hassle.</p>	Type of Account	Standard Turnaround Time	Individuals	5 calendar days	Business/SMEs	14 calendar days
Type of Account	Standard Turnaround Time							
Individuals	5 calendar days							
Business/SMEs	14 calendar days							
15	If I am not eligible for this 2022 RA any other available option that can assist me?	<p>Bank Negara Malaysia (BNM) has established Agensi Kaunseling Dan Pengurusan Credit (AKPK) to provide free services on money management, credit counselling, financial education and debt restructuring, i.e. AKPK URUS/ FIRST/ DMP.</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>						
16	How does the loan extension arising from the 2022 RA affect my existing insurance policy, i.e. Mortgage Decreasing Term Assurance (MDTA)/ Mortgage Reducing Personal Accident (MRPA) (if any)?	<p>Your existing insurance does not cover for any extension of loan/financing tenure. You should discuss with your insurance/takaful company for extension of the insurance/takaful coverage promptly.</p> <p>The Bank shall waive any commission on extensions or new insurance/takaful solutions provided to the affected customers to address the coverage gaps.</p>						
17	What is the tagging classification in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS) for approved 2022 RA loan/ financing account.	<table border="1"> <thead> <tr> <th>Loan/Financing Days Past Due (DPD)</th> <th>Tagging in BNM CCRIS</th> </tr> </thead> <tbody> <tr> <td>&lt;31 DPD and/or Non-Financially Distressed Borrower (For customers without significant increase in credit risk)</td> <td>Nil</td> </tr> <tr> <td>31 to 89 DPD and/or Financially Distressed Borrower</td> <td>C (Rescheduled) T (Restructured)</td> </tr> </tbody> </table>	Loan/Financing Days Past Due (DPD)	Tagging in BNM CCRIS	<31 DPD and/or Non-Financially Distressed Borrower (For customers without significant increase in credit risk)	Nil	31 to 89 DPD and/or Financially Distressed Borrower	C (Rescheduled) T (Restructured)
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