

FAQs on Repayment/ Payment Assistance under PEMULIH (ETRA) for Eligible Individual(s) & SMEs (With effect from 7 July 2021)

No	Question	Answer																													
1.	<p>Any additional borrowing/financing cost to PEMULIH ETRA OPT-IN selection?</p> <p>Opt-In Selection for PEMULIH ETRA will result in higher overall borrowing/financing cost due to deferred repayment arrangement as per below illustration:</p> <p>Illustration of PEMULIH ETRA Financial Cost for Mortgage Loan/Financing (variable rate) For RM100K loan/financing amount: Outstanding Balance: RM100K at point of PEMULIH ETRA Interest/Profit: 3.07% p.a. Remaining Loan/Financing Tenure: 10 years (120 months)</p> <table border="1"> <thead> <tr> <th>PEMULIH ETRA</th> <th>As Per Current Repayment / Payment Schedule (10 years / 120 months)</th> <th>Option 1 * 6 Months Repayment Moratorium (10 years + 6 months = 126 months)</th> <th>Option 2 * 6 Months 50% Reduction in Instalment (10 years + 3 months = 123 months)</th> </tr> </thead> <tbody> <tr> <td><u>Monthly Instalment:</u> -1st 6 Months -7th Month onwards</td> <td>RM970 RM970</td> <td>RM0 RM970</td> <td>RM485 RM970</td> </tr> <tr> <td>Treatment of Interest/Profit</td> <td>Compounding</td> <td colspan="2">Simple Interest/Profit (non-compounding) during the 6 months ETRA period</td> </tr> <tr> <td>Loan/Financing Extension</td> <td>-</td> <td>6 Months</td> <td>3 Months</td> </tr> <tr> <td>Total Interest/Profit</td> <td>RM16,257</td> <td>RM18,345</td> <td>RM17,288</td> </tr> <tr> <td>Additional Financing Cost</td> <td>-</td> <td>RM2,088</td> <td>RM1,031</td> </tr> <tr> <td>Final Instalment inclusive of Additional Financing Cost</td> <td>-</td> <td>RM2,915</td> <td>RM1,859</td> </tr> </tbody> </table> <p>In the event you are unable to settle the final payment at the end of the loan/financing tenure, please contact your Account Holding Branch to discuss the payment options.</p>	PEMULIH ETRA	As Per Current Repayment / Payment Schedule (10 years / 120 months)	Option 1 * 6 Months Repayment Moratorium (10 years + 6 months = 126 months)	Option 2 * 6 Months 50% Reduction in Instalment (10 years + 3 months = 123 months)	<u>Monthly Instalment:</u> -1 st 6 Months -7 th Month onwards	RM970 RM970	RM0 RM970	RM485 RM970	Treatment of Interest/Profit	Compounding	Simple Interest/Profit (non-compounding) during the 6 months ETRA period		Loan/Financing Extension	-	6 Months	3 Months	Total Interest/Profit	RM16,257	RM18,345	RM17,288	Additional Financing Cost	-	RM2,088	RM1,031	Final Instalment inclusive of Additional Financing Cost	-	RM2,915	RM1,859	<p>“This is just an example and the additional cost will vary depending on the remaining tenure, outstanding amount, loan/financing’s interest/profit rate”.</p> <p>*If the above plan is not suitable, borrower may contact the Account Holding Branch or Regional Credit Control Centre to consider increasing the instalment amount from month 7 onwards to reduce the total financing costs.</p> <p>Assumption: There is no change to Base Rate (BR) at 2.27% p.a. / Base Lending Rate (BLR) at 5.47% p.a. / Base Financing Rate (BFR) at 5.47% p.a. throughout the remaining loan/financing tenure.</p>	
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2.	What can I do should my financial circumstances improves in future?	Customers can contact the Account Holding Branch or Regional Credit Control Centre to revise/increase your monthly repayment should their financial circumstances improves in order to reduce the overall financing costs in due course.													
3.	What is the available Options and eligibility criteria?	<table border="1"> <thead> <tr> <th><u>Option</u></th> <th><u>Eligibility</u></th> </tr> </thead> <tbody> <tr> <td> <u>Option (1)</u> 6 months deferment of instalment/interest/profit/rental repayment/payment. OR </td> <td rowspan="2"> i. All individual(s) ii. SMEs with performing loans/financing not in arrears of ≥ 90 days and approved before 1 July 2021 (denominated in Ringgit Malaysia (RM) or foreign currency) </td> </tr> <tr> <td> <u>Option (2)</u> 6-month 50% reduction of existing monthly loan/financing instalment. </td> </tr> </tbody> </table> <p><u>Notes:</u> PEMULIH ETRA 6 months repayment assistance will commence with effect from the following month</p> <p><i>For example:</i></p> <table border="1"> <thead> <tr> <th>PEMULIH ETRA Opt-in selection month</th> <th>6 Months Instalments Deferment / 6 Months 50% reduction in Instalments Period</th> </tr> </thead> <tbody> <tr> <td>July 2021</td> <td>August 2021 to January 2022</td> </tr> <tr> <td>September 2021</td> <td>October 2021 to March 2022</td> </tr> <tr> <td>December 2021</td> <td>January 2022 to June 2022</td> </tr> </tbody> </table>	<u>Option</u>	<u>Eligibility</u>	<u>Option (1)</u> 6 months deferment of instalment/interest/profit/rental repayment/payment. OR	i. All individual(s) ii. SMEs with performing loans/financing not in arrears of ≥ 90 days and approved before 1 July 2021 (denominated in Ringgit Malaysia (RM) or foreign currency)	<u>Option (2)</u> 6-month 50% reduction of existing monthly loan/financing instalment.	PEMULIH ETRA Opt-in selection month	6 Months Instalments Deferment / 6 Months 50% reduction in Instalments Period	July 2021	August 2021 to January 2022	September 2021	October 2021 to March 2022	December 2021	January 2022 to June 2022
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4.	Who is eligible? Am I still eligible if I have two (2) loans / financing accounts with PBB / PIBB and one of them is in arrears ≥ 90 days ?	i. Performing loan/financing with overdue of less than 90 days, approved before 1 July 2021 ii. Non Bankrupt and Non Wound Up company. Customers are eligible to opt-in selection for the account which is not in arrears of ≥ 90 days.													

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5.	What document is required for this opt-in selection of PEMULIH ETRA?	No document is required. It is based on self-declaration by eligible customer.
6.	What is the interest/profit/rental rate charge during this repayment/payment assistance? Is the interest/profit/rental compounding?	The prevailing interest/profit/rental rate of your loan/ financing remain unchanged throughout the 6 months PEMULIH ETRA period at non-compounding basis.
7.	What happen if my account is in arrears (< 90 days past due) at point of PEMULIH ETRA application?	Up to 3 monthly instalment in arrears will be capitalised into Principal/zerorised which shall continue to form part of the loan/financing outstanding amount with further extension of loan/financing tenure accordingly.
8.	If I had applied for any repayment/ payment assistance previously, am I still eligible to apply?	Yes <u>Note</u> a) For customer currently under PBB/PIBB repayment/ payment assistance package (TRA), i.e. to pay 25% of the monthly instalment for 6 months is not eligible to opt-in selection of “Option 2” of PEMULIH ETRA b) PBB TRA under Option 1 (i.e 25% of monthly instalment for 6 months) is more flexible with lower monthly instalment as compared with this PEMULIH ETRA under Option 2 (50% reduction in instalment for 6 months).
9.	How can I opt-in select for PEMULIH ETRA?	Both digital or non-digital with effect from 7 July 2021 onward via digital platform at PBe website or non-digitally (manual form or e-mail) to account holding branch/ Credit Control Centre.
10.	Upon submission of completed opt-in confirmation, how long does it take to receive the outcome?	<u>Digital Opt-In:</u> For successful digital opt-in confirmation would have an electronic approval Notification Letter (within 24 hours) send to the

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		<p>customers' email address upon submission of your digital Opt-In confirmation without hassle.</p> <p><u>Manual/Non-Digital Opt-In:</u></p> <p>Upon received of complete manual opt-in confirmation, account holding branch shall revert the approval within 5 calendar days for Individual(s) and 14 calendar days for SMEs.</p>
11.	Will this arrangement impact my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS)?	No, opt-in selection for this repayment/ payment assistance under PEMULIH (ETRA) will not affect your CCRIS records.
12.	Can I rescind this PEMULIH ETRA after approval?	Yes. You may write or email to account holding branch or Credit Control Centre to rescind the PEMULIH ETRA arrangement.
13.	What other options is available besides PEMULIH ETRA?	PBB/PIBB also offer other Repayment/ payment Assistance packages which may better suit your financial needs, please find out more at PBe website @ https://www.pbepbank.com/Personal-Banking/Banking/Loan/Retail-Loans-Financing-COVID-19-Repayment-Assistan/Retail-Loans-Financing-COVID-19-Repayment-Assistan.aspx for more details.
14.	If my loan/financing account is currently under standing instruction (SI), do I need to give instruction to disable the SI after this PEMULIH ETRA Opt-In for Option (1)?	<p><u>Applicable for ETRA Option 1 only (6 months deferment repayment/payment)</u></p> <p><u>1) For SI (manual)</u> No action is required by customers to disable the SI.</p> <p><u>2) For electronic SI (e-SI)</u> Customer is required to disable e-SI for 6 months during PEMULIH ETRA 6 months deferment repayment/payment at PBe online banking and to reactivate the S.I upon completion of the 6 months deferment period.</p>

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15.	If I am not eligible for this Repayment/Payment assistance under PEMULIH ETRA, any other available option that can assist me?	<p>1) Customer is to discuss with respective account holding branch/ Credit Control Centre for other repayment/ payment options.</p> <p>2) 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>
16.	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? How if I wish to extend the insurance/takaful coverage?	No. Please promptly arrange with your insurer to cover the extended repayment tenure/ period promptly if you wish to do so to safeguard your interest.
17.	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?	<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.</p>
18.	Is PEMULIH ETRA applicable for progressive loan/financing?	<p>Only Option 1 of PEMULIH ETRA is applicable for progressive release loan/financing with servicing of monthly interest/profit/rental requirement.</p> <p><u>Note:</u> Customer is required to settle the 6 months deferred interest/profit/rental plus additional borrowing/financing cost before final loans/financing is released or to apply to pay via 60 equal monthly instalments (in addition to the scheduled monthly instalment amount).</p>