



(Non-Digital OPT-IN Selection Form)

**(OPT-IN Selection on Repayment /Payment Assistance under PEMULIH (ETRA) for SME (Micro/Small/Medium)
(Retail Loans/Financing)**

(For borrower/customer who is defined as a SME, self-declared with no documentation required)

● SME (Applicable for non-wound up/ non-credit impaired with arrears of < 90 days)

1.0 Borrower/Customer Details		
1.1	Company/Business Name *	
1.2	Business Registration No. *	
1.3	Loan/Financing Account Number Requiring PEMULIH ETRA* (Applicable to eligible loan/financing notes link to this Account No.)	
1.4	Name of Account Holding Branch *	
1.5	Nature of Business *	
1.6	Authorised / Empowered Keyman / Director / Sole-Proprietor's / Partner's Name / Designation *	<i>Please fill in Name</i>
		Authorised/Empowered Keyman/Director/ Sole-Proprietor/Partner 1:
		Authorised/Empowered Keyman/Director/ Sole-Proprietor/Partner 2:
		<i>Please fill in Designation</i>
Authorised/Empowered Keyman/Director/ Sole-Proprietor/Partner 1:		
Authorised/Empowered Keyman/Director/ Sole-Proprietor/Partner 2:		
1.7	Mobile Handphone Number *	
1.8	Email Address *	Authorised/Empowered Keyman/Director/ Sole-Proprietor/Partner 1:
		Authorised/Empowered Keyman/Director/ Sole-Proprietor/Partner 2:
1.9	OPT-IN selection confirmation for PEMULIH ETRA SMEs. Please tick (✓) one option whichever is applicable. I/We would like to OPT-IN for PEMULIH ETRA for SMEs, as follows:	
<input type="checkbox"/>	Option 1 OR	i) To allow <u>6 months</u> deferment repayment/payment (zero instalment) (from Aug'21 to Jan'22) at simple interest /profit accrued on non-compounding basis during the 6 months deferment period (self-declared with no documentary evidences required). To resume repayment/payment of existing full instalment amount after 6 months. ii) To extend loan/financing tenure for 6 months at prevailing contracted interest/profit/rental rate at the point of PEMULIH ETRA.
<input type="checkbox"/>	Option 2	i) To allow <u>6 months</u> reduction in instalment by 50% (from Aug'21 to Jan'22) at simple interest/profit accrued on non-compounding basis during the 6 months reduction in instalment by 50% (self-declared with no documentary evidences required). To resume repayment/payment existing full instalment amount after 6 months. ii) To extend loan/financing tenure for 3 months at prevailing contracted interest/profit/rental rate at the point of PEMULIH ETRA.

I/We hereby acknowledged that the above PEMULIH ETRA will result in higher overall financial costs at prevailing contracted interest/profit/rental rate at the point of PEMULIH ETRA due to re-amortized/extended loan/financing tenure of another 3/6 months.

Notes:

- i. Please be informed that instalment in arrears /ijarah rental in arrears (up to maximum 3 months instalment) (not applicable if you repay such arrears by every month end) would be capitalized into principal/zerorised which shall continue to form part of the loan/financing outstanding amount with further extension of loan/financing tenure accordingly at prevailing contracted interest/profit/rental rate at the point of PEMULIH ETRA.
- ii. Please contact your Account Holding Branch or Regional Credit Control Centre to revise the above PEMULIH ETRA should your financial circumstances improves in order to reduce the overall financing costs in due course.
- iii. Approval will be reverted to you within standard turnaround time of 14 calendar days for SMEs upon receipt of your complete OPT-IN selection confirmation form (if eligible).
- iv. For Opt-In selection received in July 2021 after the July 2021 instalment due date, to reimburse the amount paid for July 2021 instalment in July 2021 upon written request to the Account Holding Branch by customer.

* Borrower / Customer 100% accuracy and 100% complete information for all items are required.

2.0 Customer’s Acknowledgement on Complete OPT-IN Selection /Responses Requirements for PEMULIH ETRA with PBB/ PIBB *

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

If I/we have missed our instalments that are due and unpaid \geq 90 days at the date of this opt-in selection, I/we agree for the Bank to offer me/us a customised solution that is more suitable for my/our financial circumstances. This may include sharing my/our loan/financing details with AKPK for further financial advice on managing my/our debt and allowing AKPK to access my/our CCRIS information.

For enquiry, please call AKPK @ 03-2616 7766 or visit AKPK customer portal at www.akpk.org.my

I/We hereby acknowledge that I have read, understand, and agree to ALL the above terms and conditions relating to the OPT-IN selection / responses requirements for PEMULIH ETRA of PBB/PIBB.

3.0 Declaration / Consent *

I/We declare that the details furnished above are 100% true & accurate / a non-wound-up company / non-credit impaired with arrears < 90 days, and I/we have obtained valid consent and agreed to item 1.9 from the Business Firm / Company / guarantor(s) / third party chargor(s), if any.

I/We declare that I/we am/are the duly authorized/empowered director/partner/sole-proprietor i.e. the keyman of the Company to OPT-IN selection for PEMULIH ETRA for credit facilities granted to the SME.

I/We confirm that by submission of this form I/we are accepting the above expanded targeted repayment/payment assistance per item 1.9 on the above selected loan / financing account(s).

I/We solemnly declared that my Business Firm / Company is categorized under SME (Micro/Small/Medium) to be true and accurate.

The Bank reserves the right to modify/rescind the repayment/payment assistance if I/we have found to have made false, misleading or incomplete representation in this opt-in selection.

I/We declare that I/we can comply with the PEMULIH ETRA repayment terms selected per this completed OPT-IN selection form.

If you require further details on the changes to your loan/financing obligations before confirming your submission, or are having issues submitting your form, please call or 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 all Borrower/Customer/ Authorised/Empowered Keyman/ Director/ Sole-proprietor:

By signing below, I/we confirm that I/we have read and agree to abide all the declarations as stated above and to and to confirm OPT-IN selection for PEMULIH ETRA for SME with PBB/PIBB.

Borrower/Customer/ Authorised/Empowered Keyman/ Director/ Sole-proprietor:	Borrower/Customer/ Authorised/Empowered Keyman/ Director/ Sole-proprietor:	Borrower/Customer/ Authorised/Empowered Keyman/ Director/ Sole-proprietor:
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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 Customer Immediately Upon Receipt of PEMULIH ETRA OPT-IN Selectio and Return to Borrower/Customer Instantaneously (Branch is to check PBB/PIBB database to confirm eligibility of SME)

Loan/Financing Note No. Link to the above selected account per loan note	Incremental Borrowing/Financing Cost (RM) [Amount]				
	Note 1:	Note 2:	Note 3:	Note 4:	Note 5:
Option 1					
Option 2					
3/6 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 : _____