



(Non-Digital Request OPT-IN Confirmation Form)

Request OPT-IN Confirmation on Expanded Targeted Repayment Assistance (ETRA) for Joint Individuals in M40 Category and Registered under Bantuan Prihatin Nasional (BPN) Database (for PBB/PIBB Retail Loans/Financing)

(For borrowers/customers who are categorised as M40 and registered in the BPN database, self-declared with no documentation required) (Any one individual borrower of the joint borrowers under M40 registered in the BPN database is eligible for this request OPT-IN)

- 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	Borrowers/Customers Name *						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 70%; padding: 2px;"><i>Borrower/Customer 1:</i></td><td style="width: 30%;"></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 2:</i></td><td></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 3:</i></td><td></td></tr> </table>		<i>Borrower/Customer 1:</i>		<i>Borrower/Customer 2:</i>		<i>Borrower/Customer 3:</i>	
<i>Borrower/Customer 1:</i>							
<i>Borrower/Customer 2:</i>							
<i>Borrower/Customer 3:</i>							
1.2	NRIC (MyKad) / Passport No. (Foreigner) *						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 70%; padding: 2px;"><i>Borrower/Customer 1:</i></td><td style="width: 30%;"></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 2:</i></td><td></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 3:</i></td><td></td></tr> </table>		<i>Borrower/Customer 1:</i>		<i>Borrower/Customer 2:</i>		<i>Borrower/Customer 3:</i>	
<i>Borrower/Customer 1:</i>							
<i>Borrower/Customer 2:</i>							
<i>Borrower/Customer 3:</i>							
1.3	Loan/Financing Account Number Requiring ETRA for Individuals in M40 registered under BPN * (Applicable to loan/financing notes link to this Account No.)						
1.4	Name of Account Holding Branch *						
1.5	Current Occupation * (including unemployment status / Since when) *						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 70%; padding: 2px;"><i>Borrower/Customer 1:</i></td><td style="width: 30%;"></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 2:</i></td><td></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 3:</i></td><td></td></tr> </table>		<i>Borrower/Customer 1:</i>		<i>Borrower/Customer 2:</i>		<i>Borrower/Customer 3:</i>	
<i>Borrower/Customer 1:</i>							
<i>Borrower/Customer 2:</i>							
<i>Borrower/Customer 3:</i>							
1.6	Mobile Handphone Number *						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 70%; padding: 2px;"><i>Borrower/Customer 1:</i></td><td style="width: 30%;"></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 2:</i></td><td></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 3:</i></td><td></td></tr> </table>		<i>Borrower/Customer 1:</i>		<i>Borrower/Customer 2:</i>		<i>Borrower/Customer 3:</i>	
<i>Borrower/Customer 1:</i>							
<i>Borrower/Customer 2:</i>							
<i>Borrower/Customer 3:</i>							
1.7	Email Address *						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 70%; padding: 2px;"><i>Borrower/Customer 1:</i></td><td style="width: 30%;"></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 2:</i></td><td></td></tr> <tr><td style="padding: 2px;"><i>Borrower/Customer 3:</i></td><td></td></tr> </table>		<i>Borrower/Customer 1:</i>		<i>Borrower/Customer 2:</i>		<i>Borrower/Customer 3:</i>	
<i>Borrower/Customer 1:</i>							
<i>Borrower/Customer 2:</i>							
<i>Borrower/Customer 3:</i>							
1.8	<p>Request OPT-IN confirmation on ETRA for Joint Individuals who are categorized as M40 and registered in the BPN database. (Any one individual borrower of the joint borrowers under M40 registered in the BPN database is eligible for this request OPT-IN) We would like to request OPT-IN for ETRA for Individuals in M40 Category under BPN database. Please tick (✓) on the following: *</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; padding: 5px; vertical-align: top;"> <input type="checkbox"/> 6 Months 50% Reduction </td> <td style="padding: 5px;"> i) To allow 6 months reduction in instalment by 50% (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 M40 Category under BPN (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.</p> <p><u>Notes:</u></p> <ul style="list-style-type: none"> i. 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 zerorised 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. ii. 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. iii. Please be informed that the existing insurance/takaful policy (if any) do not cover the loan/financing extension period arising from the above 6 months loan/financing payment period granted. 	<input type="checkbox"/> 6 Months 50% Reduction	i) To allow 6 months reduction in instalment by 50% (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 M40 Category under BPN (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.				
<input type="checkbox"/> 6 Months 50% Reduction	i) To allow 6 months reduction in instalment by 50% (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 M40 Category under BPN (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.						

* 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 5 days for M40 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 of PBB / PIBB of M40 under BPN database.

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 borrower/ customers/ guarantor(s) / third party chargor(s), if any.
- We solemnly declared that at I am/we are categorized as M40 registered in the BPN 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 6 months loan/financing payment period granted.
- We agree for PBB/PIBB to rescind / cancel approval of our request OPT-IN confirmation should any of the above information given 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 Borrower/Customer:

By signing below, I confirm that I have read and agree to abide all the declarations as stated above and to confirm request OPT-IN for ETRA for individuals in M40 Category under BPN database.

Please sign here with dark Ink only.

Name : _____

Date : _____

5.0 For Office Use / Acknowledgement to be Given to Customer Immediately Upon Receipt of ETRA Request OPT-IN Confirmation and Return to Borrowers/Customers Instantaneously (Branch is to check BPN database) to confirm eligibility of M40)

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:
6 Months 50% Reduction					
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 : _____