

### FAQs on PBB/ PIBB Repayment/Payment Assistance Package (TRA) for All Eligible and SME Retail Loans/Financing Customers

No.	Question	Answer																				
1.	Who is eligible for the TRA opt in selection?	a) Performing loan/financing with overdue of less than 90 days, approved before 1 July 2021. b) Non-bankrupt/non-wound-up company.																				
2.	Any validity period for TRA opt in selection?	Available until 31 December 2021.																				
3.	How do I opt in select for the TRA?	i. If you received PBB/PIBB SMS invitation, you may opt in select digitally at <a href="https://apply.pbebank.com/PBRnRForm/Request">https://apply.pbebank.com/PBRnRForm/Request</a> ii. If not, you can submit 100% accurate and completed manual form or email to your Account Holding Branch/ Credit Control Centre.																				
4.	What are the available options for TRA for Retail Loans/Financing?	<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>Instalment (1<sup>st</sup> Tier)</td> <td><b>Pay 25%</b> of existing instalment (6 months) starting from the next month</td> <td><b>Pay 50%</b> of existing instalment (6 months) starting from the next month</td> <td><b>Pay 75%</b> of existing instalment (6 months) starting from the next month</td> </tr> <tr> <td>Instalment (2<sup>nd</sup> Tier)</td> <td colspan="3">Resumption of existing instalment with effect from the 7<sup>th</sup> month</td> </tr> <tr> <td>Interest/ Profit/ Rental</td> <td colspan="3">Interest/Profit/Rental rate shall <b>remain unchanged and charged</b> throughout the 6 months of TRA period at non-compounding basis. Please refer to Q5 for more information.</td> </tr> <tr> <td>Loan tenure</td> <td colspan="3">There will be an extension in loan tenure. Please refer to Q6 and Q7 for more information.</td> </tr> </tbody> </table> <p><b>Notes: -</b></p> <ol style="list-style-type: none"> <li>No income documents are required.</li> <li>For TRA opt in selection, monthly instalment (monthly ijarah rental) in arrears (up to maximum 3 months) (if applicable) shall be zerorised and continue to form part of the loan/ financing outstanding amount.</li> </ol>	Options	Option 1	Option 2	Option 3	Instalment (1 <sup>st</sup> Tier)	<b>Pay 25%</b> of existing instalment (6 months) starting from the next month	<b>Pay 50%</b> of existing instalment (6 months) starting from the next month	<b>Pay 75%</b> of existing instalment (6 months) starting from the next month	Instalment (2 <sup>nd</sup> Tier)	Resumption of existing instalment with effect from the 7 <sup>th</sup> month			Interest/ Profit/ Rental	Interest/Profit/Rental rate shall <b>remain unchanged and charged</b> throughout the 6 months of TRA period at non-compounding basis. Please refer to Q5 for more information.			Loan tenure	There will be an extension in loan tenure. Please refer to Q6 and Q7 for more information.		
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5.	How is the interest/profit/ rental charged during the TRA? Is the interest/profit/ rental compounding?	The prevailing contracted interest/profit/rental rate of your loan/financing <b>remain unchanged</b> throughout the 6 months TRA period at non-compounding basis.				
6.	How long will my loan/ financing be extended?	For normal loan/financing (i.e without default), re-amortization of loan tenure/calculation of financing tenure with extension of 2 to 5 years. For ex-impaired loan and defaulted repriced account, the loan tenure could be extended beyond 5 years upon reamortisation of outstanding owing with revised instalment amount at prevailing contracted interest/profit/rental rate at the point of TRA. You may refer to the illustration in Q7 for a better understanding.				
7.	Any additional borrowing/ financing cost to TRA?	TRA will result in a higher overall borrowing/financing cost at prevailing contracted interest/profit/rental rate at the point of TRA, and longer loan/financing extension due to reduced repayment/ payment amount.				
<b><u>Illustration (per RM100K loan amount):</u></b> Outstanding balance : RM100,000.00 Monthly instalment : RM560.00 Remaining tenure: 240 months (20 years)						
Options	<b>Option 1</b> (25% of existing instalment for 6 months)		<b>Option 2</b> (50% of existing instalment for 6 months)		<b>Option 3</b> (75% of existing instalment for 6 months)	
	Non-defaulting account*	Defaulting account**	Non-defaulting account*	Defaulting account**	Non-defaulting account*	Defaulting account**
Extended tenure	8 months	156 months	5 months	147 months	2 months	139 months
Estimated additional financial cost	RM2.1K	RM11.5K	RM1.4K	RM7.5K	RM0.7K	RM3.7K
<b>Notes:</b> * Interest/Profit/Rental rate is charged at their contracted pricing. ** Interest/Profit/Rental rate is charged at their default pricing (1% + contracted rate OR 0% + BLR/BFR OR 3.20% + BR, whichever is higher)						

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8.	Will this TRA impact my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS)?	Your application for PBB/PIBB repayment/payment assistance package will not affect your CCRIS records.
9.	If I had applied for any repayment assistance previously, am I still eligible to apply?	Yes. You may opt in select for multiple TRA.
10.	After the TRA is approved, can I opt to rescind this arrangement in 2021 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.
11.	Why I didn't receive any invitation for opt in selection?	Your latest hand phone number may not be updated in our record. Please update your latest telephone number at any of our Branches or Credit Control Centre promptly.
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 TRA?	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. <u>Notes:</u> 1. Each and every joint borrower/ customer <b><u>MUST</u></b> digitally accept the Supplemental Letter of Offer electronically and individually.

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		<p>2. Each and every Key Partner(s)/Key Director(s) <b><u>MUST</u></b> digitally accept the Supplementary Letter of Offer electronically and individually.</p> <p>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.</p>						
14.	How fast is PBB non-digital/manual TRA process?	<table border="1"> <thead> <tr> <th>Type of Account</th> <th>Standard Turnaround Time</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>5 calendar days</td> </tr> <tr> <td>Small and Medium SME</td> <td>10 calendar days</td> </tr> </tbody> </table> <p><b>Note:</b> 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	Individual	5 calendar days	Small and Medium SME	10 calendar days
Type of Account	Standard Turnaround Time							
Individual	5 calendar days							
Small and Medium SME	10 calendar days							
15.	If I am not eligible for this TRA, any other available option that can assist me?	<p>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 <a href="http://www.akpk.org.my">www.akpk.org.my</a></p>						
16.	How does the loan extension arising from the TRA affect my existing insurance policy, i.e. Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Personal Accident (MRPA) (if any)?	<p>Your existing insurance <b>does not cover</b> for any extension of loan/financing tenure.</p> <p>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>						