



OPT-IN selection for Non-Digital Repayment/Payment Assistance (TRA) with PBB/PIBB

Business

1.0 Borrower/Customer Request Details									
1.1	Company/Business Name *								
1.2	Business Registration No. *								
1.3	Loan/Financing Account Number Requiring TRA* (Apply to all loan/financing notes link to this Account No.)								
1.4	Name of Account Holding Branch *								
1.5	Nature of Business *								
1.6	<p>Authorised / Empowered Keyman / Director / Partner's Name * / Designation *</p> <p style="text-align: right;"><i>Please fill in Name (i.e. Keyman/Director/Partner)</i></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Authorised/Empowered Keyman/Director/Partner 1:</td> <td></td> </tr> <tr> <td>Authorised/Empowered Keyman/Director/Partner 2:</td> <td></td> </tr> </table> <p style="text-align: right;"><i>Please fill in Designation (i.e. Keyman/Director/Partner)</i></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Authorised/Empowered Keyman/Director/Partner 1:</td> <td></td> </tr> <tr> <td>Authorised/Empowered Keyman/Director/Partner 2:</td> <td></td> </tr> </table>	Authorised/Empowered Keyman/Director/Partner 1:		Authorised/Empowered Keyman/Director/Partner 2:		Authorised/Empowered Keyman/Director/Partner 1:		Authorised/Empowered Keyman/Director/Partner 2:	
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1.9	<p>OPT-IN selection for TRA for companies who have suffered a drop in business income due to COVID-19 Pandemic. Please tick (✓) one option whichever is applicable. *</p> <p>X: Business Income/Projected Net Operating Cashflow Reduction in 2021</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 25%; vertical-align: top;"> <input type="checkbox"/> Option 1: X ≥ 50% OR </td> <td> i) To pay 25% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months) at simple interest/profit accrued on non-compounding basis during the 6 months repayment period. ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from February 2022. iii) To re-amortize loan/financing tenure accordingly with interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA. </td> </tr> <tr> <td style="vertical-align: top;"> <input type="checkbox"/> Option 2: 25% ≤ X < 50% OR </td> <td> i) To pay 50% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months) at simple interest/profit accrued on non-compounding basis during the 6 months repayment period. ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from February 2022. iii) To re-amortize loan/financing tenure accordingly with interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA. </td> </tr> <tr> <td style="vertical-align: top;"> <input type="checkbox"/> Option 3: X < 25% </td> <td> i) To pay 75% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months) at simple interest/profit accrued on non-compounding basis during the 6 months repayment period. ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from February 2022. iii) To re-amortize loan/financing tenure accordingly with interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA. </td> </tr> </table>	<input type="checkbox"/> Option 1: X ≥ 50% OR	i) To pay 25% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months) at simple interest/profit accrued on non-compounding basis during the 6 months repayment period. ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from February 2022. iii) To re-amortize loan/financing tenure accordingly with interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA.	<input type="checkbox"/> Option 2: 25% ≤ X < 50% OR	i) To pay 50% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months) at simple interest/profit accrued on non-compounding basis during the 6 months repayment period. ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from February 2022. iii) To re-amortize loan/financing tenure accordingly with interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA.	<input type="checkbox"/> Option 3: X < 25%	i) To pay 75% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months) at simple interest/profit accrued on non-compounding basis during the 6 months repayment period. ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from February 2022. iii) To re-amortize loan/financing tenure accordingly with interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA.		
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<input type="checkbox"/> Any Other Option: Other R&R proposal	<hr style="border-top: 1px dashed black;"/> <hr style="border-top: 1px dashed black;"/> <hr style="border-top: 1px dashed black;"/> <hr style="border-top: 1px dashed black;"/>
<input type="checkbox"/> I/We hereby acknowledged that the above TRA will result in higher overall financial costs at prevailing contracted interest / profit/rental rate at the point of TRA due to re-amortized/extended loan/financing tenure.	
<p>For illustration purpose only</p> <p>Per RM100,000.00 Term Financing amount</p> <p>Interest/Profit Rate : BLR/BFR – 2.0% p.a. (effective rate : 3.47% p.a.)</p> <p>Monthly Instalment : RM580.00</p> <p>Remaining Tenure : 240 Months (20 years)</p> <p>Estimated Additional Borrowing/Financial Cost : RM3.1K per RM100K Term Financing</p> <p><u>Notes:</u></p> <p>i. Please be informed that instalment in arrears /ijarah rental in arrears (up to maximum 3 months including the unpaid current month instalment) (not applicable if you repay such arrears by every month end) for TRA OPT-IN selection would be zerorised and/or capitalized into principal which shall continue to form part of the loan/financing outstanding amount with re-amortization of loan/financing tenure accordingly subject to interest or profit/rental accrued calculated at prevailing contracted interest/profit/rental rate at the point of TRA.</p> <p>ii. Please contact your Account Holding Branch or Regional Credit Control Centre to revise the above TRA should your financial circumstances improves in order to reduce the overall financing costs in due course.</p>	

2.0 Customer’s Acknowledgement on Complete OPT-IN selection / Responses Requirement for TRA with PBB/PIBB *

- a) This is an acknowledgement of receipt of your OPT-IN selection by the Bank upon receiving this submission of complete request OPT-IN.
- b) A decision on your OPT-IN selection shall be reverted to you within standard turnaround time of 5 calendar days for individual and 10 calendar days for Small and Medium Enterprises (SMEs) upon receipt of your OPT-IN selection with full information/documentation required by PBB/PIBB.
- c) In cases where you fail to respond to information/documentation requests within the stipulated timeline per item (b) above despite efforts by the Bank Institution to follow up with you, your OPT-IN selection is deemed immaterialized. You may submit fresh OPT-IN selection henceforth.
- d) For approved OPT-IN selection, please confirm your acceptance by acknowledging and accepting the Supplemental Letter of Offer (SLO) within seven (7) calendar days from the date thereof which may be extended at the Bank’s discretion.
The Bank could terminate the approved repayment assistance if you still fail to accept the SLO within 30 calendar days from the date of this SLO.
- e) For rejected OPT-IN selection, you may refer to Agensi Kaunseling dan Pengurusan Kredit (AKPK) (including Small Debt Resolution Scheme for SMEs, where applicable), established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring. For enquiry, please call AKPK @ 03-26767766 or visit AKPK customer portal at www.akpk.org.my
- f) We agree to furnish the Bank with relevant information as may be required after our repayment/payment assistance has been approved.
- g) If we have missed our instalments that are due and unpaid in full ≥ 90 days at the date of this Opt-In selection, we agree for the Bank to offer us a customised solution that is more suitable for our financial circumstances. This may include sharing our loan/financing details with AKPK for further financial advice on managing our debt and allowing AKPK to access our CCRIS information.

I/We hereby acknowledge that I have read, understand, and agree to ALL the above terms and conditions relating to customer’s OPT-IN selection / responses requirement for TRA with PBB/PIBB.

3.0 Declarations *

- I/We declare that the details furnished above are 100% true & accurate, and I have obtained valid consent from the Business Firm / Company /guarantor(s) / third party chargor(s), if any.
- I/We declare that I am the duly authorized/empowered director/partner i.e. the keyman of the Company to OPT-IN selection/ accept all revised terms & conditions for credit facilities granted to the Company / Partnership.
- I/We declare that the applicant’s business is still in operation or currently has resumed operations to be eligible for this TRA OPT-IN selection.
- 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 TRA repayment terms selected per this completed OPT-IN selection form.

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

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			

Signature by Borrower/Customer:

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

Please sign here with dark Ink only.

Name : _____

Date : _____

Approval by Branch Manager/Business Manager (only in the absence of the Branch Manager):

Please sign here with dark Ink only.

Name : _____

Date : _____