



Request OPT-IN for Non-Digital Targeted Repayment Arrangement (TRA) with PBB/PIBB

One Individual Borrower/Customer

Business

2 to 3 Joint Individual

Borrowers/Customers

1.0 Borrowers/Customers Request Details

1.1	Borrowers/Customers Name *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:			
Applicant 1:										
Applicant 2:										
Applicant 3:										
1.2	NRIC (MyKad) / Passport No. (Foreigner) *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:			
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Applicant 2:										
Applicant 3:										
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	Current Occupation/Nature of Self-employment *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:			
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1.6	Mobile Handphone Number *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:			
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1.8	<p>Request OPT-IN for TRA for Individuals who have suffered a drop in salary / income due to COVID-19 Pandemic. Please tick (✓) one option whichever is applicable. *</p> <p>X : Salary/Income/Projected Net Operating Cashflow Reduction in 2021</p> <table border="1"> <tr> <td> <input type="checkbox"/> Option 1 : $X \geq 50\%$ OR </td> <td> i) To pay 25% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from Feb'22. iii) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA. </td> </tr> <tr> <td> <input type="checkbox"/> Option 2: $25\% \leq X < 50\%$ OR </td> <td> i) To pay 50% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from Feb'22. iii) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA. </td> </tr> <tr> <td> <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). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from Feb'22. iii) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA. </td> </tr> <tr> <td> <input type="checkbox"/> Any Other Option: Other R&R proposal </td> <td> ----- ----- </td> </tr> </table>		<input type="checkbox"/> Option 1 : $X \geq 50\%$ OR	i) To pay 25% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from Feb'22. iii) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA.	<input type="checkbox"/> Option 2: $25\% \leq X < 50\%$ OR	i) To pay 50% of the existing monthly loan/financing instalment from Aug'21 to Jan'22 (6 months). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from Feb'22. iii) To re-amortize loan/financing tenure accordingly with compounding 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). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from Feb'22. iii) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA.	<input type="checkbox"/> Any Other Option: Other R&R proposal	----- -----
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	<input type="checkbox"/> 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.									

For illustration purpose only

Per RM100,000.00 Housing Loan/House Financing amount
 Interest/Profit Rate : BR + 0.93% p.a. (effective rate : 3.2% p.a.)
 Monthly Instalment : RM570.00
 Remaining Tenure : 240 Months (20 years)
 Estimated Additional Borrowing/Financial Cost : RM2.7K
 per RM100K Housing Loan/House Financing

Notes:

- 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) for 1st time TRA request OPT-IN would be zeroised 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 compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of TRA.
- 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.

2.0 Customers' Acknowledgement on Complete Request OPT-IN / Responses Requirement for TRA with PBB/PIBB *

- a) This is an acknowledgement of receipt of your request OPT-IN by the Bank upon receiving this submission of complete request OPT-IN.
 - b) A decision on your request OPT-IN 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 request OPT-IN 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 request OPT-IN is deemed immaterialized. You may submit fresh request OPT-IN henceforth.
 - d) For approved request OPT-IN, 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 request OPT-IN, 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
- We hereby acknowledge that all joint borrowers have read, understand, and agree to ALL the above terms and conditions relating to customer's request OPT-IN / responses requirement for TRA with PBB/PIBB.

3.0 Declarations*

- We declare that the details above furnished by all of the joint borrowers/customers are 100% true & accurate, and the applicant has obtained valid consent from joint borrowers/customers / guarantor (s) / third party chargor(s), if any.
- We agree for PBB/PIBB to rescind / cancel approval of this request should any of the above information declared by us is found to be false / untrue in due course.
- We declare that we can comply with the TRA repayment terms selected per this completed request OPT-IN form.

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

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			

Non-Digital / Manual Targeted Repayment Assistance (TRA) Request OPT-IN Form – Joint Individuals

Signature by Borrowers/Customers:

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

Applicant 1:	Applicant 2:	Applicant 3:
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Please sign here with dark Ink only.

Name : _____ Name : _____ Name : _____
Date : _____ Date : _____ Date : _____

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

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Please sign here with dark Ink only.

Name : _____
Date : _____