



**Unemployed Individual COVID-19 Opt-In Request Form  
(Retail Loans/Financings)**

*(For joint individuals, all must be unemployed in 2020/2021 with self-declared unemployed status, for each of us)*

**One Individual Borrower/Customer**

**2 to 3 Joint Individual Borrowers/Customers  
(Exclude Bankrupts)**

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 Additional COVID-19 Financial Assistance * (Apply to all loan/financing notes link to this Account No.)						
1.4	Name of Account Holding Branch *						
1.5	Current Unemployed Status for All Joint Applicants (Since when in 2020/2021) *						
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1.6	Mobile Handphone Number *						
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1.7	Email Address *						
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Applicant 3:							
1.8	Request for Additional Financial Assistance for Joint Individuals who had all lost their job in 2020/2021 and have yet to find a new job due to COVID-19 Pandemic. *						
	<table border="1"> <tr> <td><input type="checkbox"/> <b>Option 1</b></td> <td rowspan="2">                     i) To allow <u>3 months deferment repayment/payment (zero instalment)</u> (from August 2021 to October 2021) with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate.                      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 unemployed opt-in confirmation.                 </td> </tr> <tr> <td align="center"><b>OR</b></td> </tr> <tr> <td><input type="checkbox"/> <b>Option 2</b></td> <td>                     i) To allow <u>6 months reduction in instalment by 50%</u> (from August 2021 to January 2022) with with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate. 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 unemployed opt-in confirmation.                 </td> </tr> </table>	<input type="checkbox"/> <b>Option 1</b>	i) To allow <u>3 months deferment repayment/payment (zero instalment)</u> (from August 2021 to October 2021) with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate. 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 unemployed opt-in confirmation.	<b>OR</b>	<input type="checkbox"/> <b>Option 2</b>	i) To allow <u>6 months reduction in instalment by 50%</u> (from August 2021 to January 2022) with with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate. 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 unemployed opt-in confirmation.	
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<b>OR</b>							
<input type="checkbox"/> <b>Option 2</b>	i) To allow <u>6 months reduction in instalment by 50%</u> (from August 2021 to January 2022) with with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate. 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 unemployed opt-in confirmation.						

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

Illustration per RM100K loan/financing amount

Outstanding Balance : RM100,000  
 Instalment : RM 1,800  
 Interest/Profit Rate : 3.07% (i.e. BLR/BFR-2.4%)  
 Remaining Loan/Financing Tenure : 60 Months

Extended Remaining Loan/ Financing Tenure : 3 months + 60 months = 63 months

Estimate Additional Borrowing/Financing Cost per RM100K loan amount	RM
Option 1	900
Option 2	875

**Note:**

- 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 zeroised 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 unemployed Request OPT-IN.
  - ii. Please contact your Account Holding Branch or Regional Credit Control Centre to revise the above unemployed Request OPT-IN should your financial circumstances improves in order to reduce the overall financing costs in due course.
  - iii. Alternatively, you may refer your case to Agensi Kaunseling Dan Pengurusan Kredit (AKPK) 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 @ 03-2616 7766 or visit AKPK customer portal at [www.akpk.org.my](http://www.akpk.org.my)
  - iv. Please be informed that the existing insurance/takaful policy (if any) do not cover the loan/financing extension period arising from the above 3 months/6 months loan/financing payment period granted.
- \* Borrower / Customer 100% accuracy and 100% complete information for all items are required*

**2.0 Declarations\***

- We declare that the details above furnished by all of the joint borrowers/customers are 100% true & accurate/all non-bankrupts, and we have obtained valid consent and agreed to item 1.8 from joint borrowers/customers/ guarantor(s) / third party charger(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 solemnly declared our current unemployed status in 2021 is true and accurate.
- We declare that we can comply with the unemployed repayment terms selected per this completed Request OPT-IN form.

**Note:**

**If one of the joint individual borrower(s) is not unemployed/not eligible for 3 months deferred repayment/payment, please OPT-IN for TRA/ETRA standard Packages at PBe Website.**

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			

**Signature cum acceptance by Joint Borrowers/Customers:**

By signing below, I confirm that I have read and agree to abide all the declarations as stated above and to OPT-IN for COVID-19 Rescheduled Repayment/Payment Arrangement 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 BM/ Biz Manager/BSM/Credit Officer:**

Please sign here with dark Ink only.

Name : \_\_\_\_\_  
 Date : \_\_\_\_\_