

FAQs on PBB/ PIBB 2023 Repayment/Payment Assistance (RA 2023) under Revised Repayment, Rescheduled & Restructured (R&R) for Performing Retail Loans/Financing Customers of ≤ 90 DPD. FOR R&R TAGGED AS “T” AND “C” IN BNM CCRIS; FOR REVISED REPAYMENT NO TAGGING IN BNM CCRIS

No	Question	Answer																								
1	Who is eligible for the 2023 RA?	i. Performing loan/financing with overdue of less than 90 days at the point of 2023 RA applications. ii. Customer affected by COVID-19 and still having difficulties to resume paying full 100% monthly repayment in year 2023. iii. Non-bankrupt/non-wound-up company.																								
2	Any validity period for 2023 RA option selection?	Available from 1 January 2023 until 31 December 2023.																								
3	How do I apply for 2023 RA?	i. Digital application via PBe Website (for performing account \leq RM10 Million per facility); or ii. Manual application by submitting 100% accurate and complete manual application form or email to Account Holding Branch/Credit Control Centre for approval <u>Note:</u> You need to complete the 2023 RA Form (Digital/Manual) <i>with attachment of latest 2022/2023 income supporting documents</i> for Bank verification of Debt Service Ratio (DSR) of $\leq 100\%$ per latest CCRIS loan/financing repayment/payment commitment.																								
4.	What are the available options for 2023 RA?	2023 RA Standard Repayment Package: <table border="1" data-bbox="486 1406 1437 1906"> <thead> <tr> <th>Option</th> <th>Income Reduction</th> <th>1st 6 months (Rolling 6 months)</th> <th>7th to 12th months (Rolling 6 months)</th> <th>13th month onwards</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>$\geq 50\%$</td> <td> i. 50% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher) </td> <td> i. 75% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher) </td> <td rowspan="2">Resume 100% existing instalment</td> </tr> <tr> <td>2</td> <td>$< 50\%$</td> <td> i. 75% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher) </td> <td></td> </tr> <tr> <td colspan="5" style="text-align: center;">(with reamortisation based on original monthly instalment amount at prevailing interest/profit/rental rate with extension of loan/financing tenure)</td> </tr> <tr> <td>3</td> <td colspan="4">Other options to be specified by applicant</td> </tr> </tbody> </table> <p><u>Note:</u> Loan/financing tenure will be extended accordingly at prevailing interest rate (specified in the SLO) on compounding basis (for conventional loan) and at prevailing profit/rental rate on non-compounding basis in accordance to Shariah Principles (for Islamic Financing) at the point of 2023 RA application.</p>	Option	Income Reduction	1 st 6 months (Rolling 6 months)	7 th to 12 th months (Rolling 6 months)	13 th month onwards	1	$\geq 50\%$	i. 50% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher)	i. 75% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher)	Resume 100% existing instalment	2	$< 50\%$	i. 75% of existing instalment; OR ii. Monthly loan interest/ financing profit/ rental (whichever higher)		(with reamortisation based on original monthly instalment amount at prevailing interest/profit/rental rate with extension of loan/financing tenure)					3	Other options to be specified by applicant			
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5	<p>What is the interest/profit/rental rate during the 2023 RA?</p> <p>Is the interest/ profit/ rental compounding?</p>	<table border="1"> <tr> <td>Conventional Loan</td> <td>Compounding interest at prevailing rate at the point of 2023 RA.</td> </tr> <tr> <td>Islamic Financing</td> <td>Non-compounding basis in accordance with Shariah Principles.</td> </tr> </table>	Conventional Loan	Compounding interest at prevailing rate at the point of 2023 RA.	Islamic Financing	Non-compounding basis in accordance with Shariah Principles.								
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6	<p>What document is required for the digital 2023 RA application?</p>	<p>You are require to complete the 2023 RA Form (Digital/Manual) <i>with attachment of latest 2022/2023 income supporting documents</i> for Bank verification requirement of Debt Service Ratio (DSR) of $\leq 100\%$ per latest CCRIS loan/financing repayment/payment commitment as follows:</p> <table border="1"> <thead> <tr> <th>Customer</th> <th>Supporting Income Documents Requirement</th> </tr> </thead> <tbody> <tr> <td>Salaried Individual(s)</td> <td>Latest 2022/2023 income documents (i.e. salary slip/ EPF statement/ income tax form submission/ bank statement/ payment voucher)</td> </tr> <tr> <td>Self-employed</td> <td>Positive projected 2023/2024 cashflow/ income with latest job/ occupation</td> </tr> <tr> <td>Business</td> <td>Positive 2023/2024 cashflow / Positive projected EBITDA with requirement business is still in operation in 2023 with latest business premises in operation photos scan with the application.</td> </tr> </tbody> </table>	Customer	Supporting Income Documents Requirement	Salaried Individual(s)	Latest 2022/2023 income documents (i.e. salary slip/ EPF statement/ income tax form submission/ bank statement/ payment voucher)	Self-employed	Positive projected 2023/2024 cashflow/ income with latest job/ occupation	Business	Positive 2023/2024 cashflow / Positive projected EBITDA with requirement business is still in operation in 2023 with latest business premises in operation photos scan with the application.				
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Business	Positive 2023/2024 cashflow / Positive projected EBITDA with requirement business is still in operation in 2023 with latest business premises in operation photos scan with the application.													
7	<p>Any additional borrowing / financing cost to 2023 RA?</p>	<p>2023 RA will result in a higher overall borrowing/financing cost at prevailing interest/profit/rental rate at the point of 2023 RA and longer loan/financing extension due to reduced repayment/payment amount.</p> <p><i>Illustration (per RM100K of Housing Loan (HL) loan/financing amount):</i> <i>Outstanding balance : RM100,000.00</i> <i>Monthly instalment : RM610.00</i> <i>Remaining tenure : 240 months (20 years)</i> <i>Pricing : BLR-2.40%; BLR=6.47%/BR+0.80%; BR = 3.27%/SBR+1.32%; SBR=2.75%</i> <i>Effective Rate : 4.07%</i></p> <table border="1"> <thead> <tr> <th>Options</th> <th>Option 1</th> <th>Option 2</th> </tr> </thead> <tbody> <tr> <td></td> <td>50% of existing instalment[^] (Mth 1 to Mth 6) 75% of existing instalment[^] (Mth 7 to Mth 12)</td> <td>75% of existing instalment[^] (Mth 1 to Mth 12)</td> </tr> <tr> <td>Extended Loan Tenure</td> <td>10 months</td> <td>7 months</td> </tr> <tr> <td>Estimated additional financial cost</td> <td>RM3.2K</td> <td>RM2.2K</td> </tr> </tbody> </table> <p>[^]OR monthly interest/profit/rental whichever is higher.</p>	Options	Option 1	Option 2		50% of existing instalment [^] (Mth 1 to Mth 6) 75% of existing instalment [^] (Mth 7 to Mth 12)	75% of existing instalment [^] (Mth 1 to Mth 12)	Extended Loan Tenure	10 months	7 months	Estimated additional financial cost	RM3.2K	RM2.2K
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No	Question	Answer						
8	Will this 2023 RA Impact my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS)?	<p>Yes. Application for R&R for Significant Increase in Credit Risk (SICR) borrower shall be reported/tagged as Restructured (T) and Rescheduled (C) at BNM CCRIS. C/T tagging will be removed from BNM CCRIS upon compliance of 6 months nursing period and loan/financing ageing of <90 days past due (DPD).</p> <p>If borrower is classified as Non-Significant Increase in Credit Risk (NON-SICR) at PBB/ PIBB discretion.</p> <p>Note : No tagging will be reported in BNM CCRIS for application of Revised Repayment for customer with NO Significant Increase in Credit Risk (Non-SICR), i.e. with loan/ financing aging less than 31 days past due and Non- Financial Distress Borrower/Customer.</p>						
9 (i)	6 criteria must be complied for Revised Repayment	<p><u>Revised Repayment – Definition of Non-SICR borrower</u></p> <ul style="list-style-type: none"> i 0 to 30 DPD; AND ii Non Financially Distressed Borrower (Non-FDB); AND iii Stage 1 provision at the point of 2023 RA application; AND iv Non-FDB/Non-SICR at the point of RA application from 2020 to 2022 (3 years); AND v Not exceeding 2 times PBB/PIBB RA from 2020 to 2023 (4 years) exclude BNM initiated repayment moratorium: <p><u>Illustration: (Please refer overleaf Item 9 (ii))</u></p> <table border="1" data-bbox="619 1352 1461 1514"> <thead> <tr> <th>2020/2021/2022</th> <th>2023</th> <th>Total RA from 2020 to 2023</th> </tr> </thead> <tbody> <tr> <td>For 3 years, customer only apply 1-time RA (1st time RA)</td> <td>2nd time RA</td> <td>2 times RA</td> </tr> </tbody> </table> <ul style="list-style-type: none"> vi Robust repayment assessment of the borrower for RA 2023 with latest CCRIS repayment obligations: <ul style="list-style-type: none"> a) For individual, salaried customer is still gainfully employed with 2022/2023 income supporting document. b) For individual, the business is still operating. Business's viability is supported by projected EBITDA/positive surplus cash flow for 2023 and business still in operation in 2023 with scan photos of the business premises. c) $DSR \leq 100\%$ (latest CCRIS repayment vs current 2022/2023 income) 	2020/2021/2022	2023	Total RA from 2020 to 2023	For 3 years, customer only apply 1-time RA (1st time RA)	2nd time RA	2 times RA
2020/2021/2022	2023	Total RA from 2020 to 2023						
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9(iii)	<p>SICR borrower under R&R</p>	<p><u>Rescheduled & Restructured (R&R)</u></p> <p>i 31 to 89 DPD; OR ii Financially Distressed Borrower (FDB) (non-lowest credit grade); OR iii Stage 2 provision customer at the point of 2023 RA application</p> <table border="1"> <thead> <tr> <th>Internal tagging</th> <th>BNM CCRIS tagging</th> </tr> </thead> <tbody> <tr> <td>R1/ R2 (Rescheduled)</td> <td>C* (Rescheduled)</td> </tr> <tr> <td>S1/ S2 (Restructured)</td> <td>T* (Restructured)</td> </tr> </tbody> </table> <p>[*untagging of C/T at BNM CCRIS is upon compliance of 6 months nursing period with loan/financing ageing < 90 days past due (DPD) at point of RA 2023 – under R&R arrangement]</p>	Internal tagging	BNM CCRIS tagging	R1/ R2 (Rescheduled)	C* (Rescheduled)	S1/ S2 (Restructured)	T* (Restructured)																																													
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10	If I had applied for any repayment assistance previously, am I still eligible to apply for 2023 RA?	Yes. You may apply for multiple RA up to 2x from 2020 to 2023.																																										
11	After the 2023 RA is approved, can I opt to rescind this arrangement in 2023 when my cash flow improve significantly?	<p>Yes. Please write or email directly to Account Holding Branch/Credit Control Centre on your request to cancel it then as tabulated below:</p> <table border="1"> <thead> <tr> <th>No</th> <th>CCC</th> <th>Email Address</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Wilayah CCC</td> <td>wccc@publicbank.com.my</td> </tr> <tr> <td>2</td> <td>Selangor CCC</td> <td>sccc@publicbank.com.my</td> </tr> <tr> <td>3</td> <td>Klang CCC</td> <td>kccc@publicbank.com.my</td> </tr> <tr> <td>4</td> <td>Melaka CCC</td> <td>mccc@publicbank.com.my</td> </tr> <tr> <td>5</td> <td>Seremban CCC</td> <td>srbccc@publicbank.com.my</td> </tr> <tr> <td>6</td> <td>Johor CCC</td> <td>jccc@publicbank.com.my</td> </tr> <tr> <td>7</td> <td>Penang CCC</td> <td>pccc@publicbank.com.my</td> </tr> <tr> <td>8</td> <td>Ipoh CCC</td> <td>iccc@publicbank.com.my</td> </tr> <tr> <td>9</td> <td>Kota Kinabalu CCC</td> <td>kkccc@publicbank.com.my</td> </tr> <tr> <td>10</td> <td>Kuching CCC</td> <td>kcgccc@publicbank.com.my</td> </tr> <tr> <td>11</td> <td>Sungai Petani CCC</td> <td>spiccc@publicbank.com.my</td> </tr> <tr> <td>12</td> <td>Sibu Regional Centre</td> <td>sro@publicbank.com.my</td> </tr> <tr> <td>13</td> <td>Non Credit Control Centre</td> <td>nccc@publicbank.com.my</td> </tr> </tbody> </table>	No	CCC	Email Address	1	Wilayah CCC	wccc@publicbank.com.my	2	Selangor CCC	sccc@publicbank.com.my	3	Klang CCC	kccc@publicbank.com.my	4	Melaka CCC	mccc@publicbank.com.my	5	Seremban CCC	srbccc@publicbank.com.my	6	Johor CCC	jccc@publicbank.com.my	7	Penang CCC	pccc@publicbank.com.my	8	Ipoh CCC	iccc@publicbank.com.my	9	Kota Kinabalu CCC	kkccc@publicbank.com.my	10	Kuching CCC	kcgccc@publicbank.com.my	11	Sungai Petani CCC	spiccc@publicbank.com.my	12	Sibu Regional Centre	sro@publicbank.com.my	13	Non Credit Control Centre	nccc@publicbank.com.my
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12	Sibu Regional Centre	sro@publicbank.com.my																																										
13	Non Credit Control Centre	nccc@publicbank.com.my																																										
12	Can I use overseas hand phone number, e.g. Singapore or Thailand line as I am working overseas?	<p>Yes.</p> <p>Overseas mobile/ hand phone number are acceptable for 2023 RA. One Time Password (OTP) will be sent to customer's registered/ valid mobile/ hand phone number (overseas/local number) per Bank's record during digital application and digital acceptance of 2023 RA.</p>																																										

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13	Why email address is compulsory for digital 2023 RA	<p>Once the digital application is approved, the Bank will send email notification to customer for digital acceptance of supplementary letter of offer @ PBe Website within 7 days (which may be extended at the Bank’s discretion).</p> <p>Borrower/Customer is required to digitally accept the Supplementary Letter of Offer @ PBe Website within 7 days of Bank’s approval with One Time Password (OTP) to be sent to the borrower/customer’s hand phone number per Bank’s record.</p> <p><u>Notes:</u></p> <p>1.Each and every joint borrower/ customer MUST digitally accept the Supplemental Letter of Offer electronically and individually.</p> <p>2.Each and every Key Partner(s)/Key Director(s) MUST 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 the Supplementary Letter of Offer OR if any of the declared information in the application form is found incomplete or unsatisfactory.</p>						
14	How fast is 2023 RA approval process?	<table border="1"> <thead> <tr> <th>Customer</th> <th>Standard Turnaround Time</th> </tr> </thead> <tbody> <tr> <td>Individuals</td> <td>5 working days</td> </tr> <tr> <td>Business/SMEs</td> <td>14 working days</td> </tr> </tbody> </table>	Customer	Standard Turnaround Time	Individuals	5 working days	Business/SMEs	14 working days
Customer	Standard Turnaround Time							
Individuals	5 working days							
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15	If I am not eligible for this 2023 RA any other available option that can assist me?	<p>Bank Negara Malaysia (BNM) has established Agensi Kaunseling Dan Pengurusan Credit (AKPK) to provide free services on money management, credit counselling, financial education and debt restructuring, i.e. AKPK DMP.</p> <p>For enquiry, please call AKPK @ 03-26167766 or visit AKPK customer portal at www.akpk.org.my</p>						
16	How does the loan extension arising from the 2023 RA affect my existing insurance policy, i.e. Mortgage Decreasing Term Assurance (MDTA)/ Mortgage Reducing Personal Accident (MRPA) (if any)?	<p>Your existing insurance does not cover for any extension of loan/financing tenure. 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>						

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17	What is the tagging classification in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS) for approved 2023 RA loan/ financing account?	<table border="1"> <thead> <tr> <th>Loans/Financing Days Past Due (DPD)</th> <th>Tagging in BNM CCRIS</th> </tr> </thead> <tbody> <tr> <td><31 DPD and/or Non-Financially Distressed Borrower (For customers without significant increase in credit risk)</td> <td>Nil</td> </tr> <tr> <td>31 to 89 DPD and/or Financially Distressed Borrower</td> <td>C (Rescheduled) T (Restructured)</td> </tr> <tr> <td>Borrower with Significant Increase in Credit Risk</td> <td>C (Rescheduled) T (Restructured)</td> </tr> </tbody> </table>	Loans/Financing Days Past Due (DPD)	Tagging in BNM CCRIS	<31 DPD and/or Non-Financially Distressed Borrower (For customers without significant increase in credit risk)	Nil	31 to 89 DPD and/or Financially Distressed Borrower	C (Rescheduled) T (Restructured)	Borrower with Significant Increase in Credit Risk	C (Rescheduled) T (Restructured)
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31 to 89 DPD and/or Financially Distressed Borrower	C (Rescheduled) T (Restructured)									
Borrower with Significant Increase in Credit Risk	C (Rescheduled) T (Restructured)									
18	If my repayment capacity improved, can I request for higher monthly repayment to reduce borrowing cost?	Yes, you can submit your written request to your account holding branch to withdraw from RA2023 and continue service 100% full or higher repayment to reduce your overall financial cost.								
19	Default repayment terms.	<p><u>For Consumer</u></p> <p>a) To be repriced to 0%+BLR p.a./ 3.20%+BR p.a./ 3.72%+SBR p.a. OR 1% above the contracted interest rate whichever is higher if the account is sixty (60) days past due and above OR your repayment has been in thirty-one (31) days past due for at least three (3) times over the past twelve (12) months OR upon the Bank’s quarterly review on your account in March/June/September/December, it is found you are categorized as Financially Distressed Borrower (FDB).</p> <p>b) To be repriced to 3.50%+BLR p.a./ 6.70%+BR p.a./ 7.22%+SBR p.a. if the account is ninety (90) days past due (classified as credit-impaired) over month end.</p> <p><u>For Commercial</u></p> <p>a) To be repriced to 0%+BLR p.a./ 3.20%+BR p.a./ 3.72%+SBR p.a. OR 1% above the contracted interest rate whichever is higher if the account is overdue/default by thirty-one (31) days past due over month end.</p> <p>b) To be repriced to 3.50%+BLR p.a./ 6.70%+BR p.a./ 7.22%+SBR p.a. if the account is ninety (90) days past due (classified as credit-impaired) over month end.</p>								

FAQs on PBB/ PIBB 2023 Repayment/Payment Assistance (RA 2023) under Revised Repayment, Rescheduled & Restructured (R&R) for Performing Retail Loans/Financing Customers of ≤ 90DPD. FOR R&R TAGGED AS “T” AND “C” IN BNM CCRIS; FOR REVISED REPAYMENT NO TAGGING IN BNM CCRIS

No	Question	Answer
20	Revision to last contractual revised repayment/ R&R	<p><u>For Consumer</u></p> <p>a) To revert from 0%+BLR p.a./ 3.20%+BR p.a./ 3.72%+SBR p.a. OR 1% above the contracted interest rate to last contracted interest rate with effect from 1st of the following month when account does NOT meet sixty (60) days past due and above AND your repayment has NOT been in thirty-one (31) days past due for at least three (3) times over the past twelve (12) months AND upon the Bank’s quarterly review on your account in March/June/September/December, it is found you are categorized as Non-Financially Distressed Borrower (FDB).</p> <p>b) To revert from 3.50%+BLR p.a./ 6.70%+BR p.a./ 7.22%+SBR p.a. to 0%+BLR p.a./ 3.20%+BR p.a./ 3.72%+SBR p.a. if the account is reclassified to non-credit-impaired with loan ageing less than ninety (90) days past due over month end but is with any one of the 3 distress factors above.</p> <p><u>For Commercial</u></p> <p>a) To revert from 0%+BLR p.a./ 3.20%+BR p.a./ 3.72%+SBR p.a. OR 1% above the contracted interest rate TO LAST contracted rate/ review rate whichever is higher if the account is with ageing less than thirty-one (31) days past due throughout the 6 months nursing period.</p> <p>b) To revert from 3.50%+BLR p.a./ 6.70%+BR p.a./ 7.22%+SBR p.a. TO 0%+BLR p.a./ 3.20%+BR p.a./ 3.72%+SBR p.a. OR 1% above the LAST contracted interest rate whichever is higher if the account is reclassified to non-credit-impaired with loan ageing below 90 days past due throughout the 6 months nursing period.</p>

(End of FAQ)