

**FAQs on Things That You Need to Know on Targeted Repayment /  
Payment Assistance (TRA<sup>+</sup>)**

**Hire Purchase (HP)/AITAB Hire Purchase-i (AITAB HP-i)**

**Option 1 : 3-Month Deferment on Repayment / Payment of Instalments**

**Option 2 : 50% Reduction in Monthly Instalments for 6 Months**

No.	Question	Answer				
1.	What is this Option all about?	<p><b><u>Option 1</u></b> Customer is granted 3-month deferment repayment / payment of instalments and to resume existing monthly instalment/rental in the 4<sup>th</sup> month.</p> <p><b><u>Option 2</u></b> Customer is to pay 50% of the existing monthly instalment / rental for 6 months.</p>				
2.	Who is eligible?	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="716 919 1469 972" style="background-color: #e1eef6;"><b>Opt-in for Automatic Approval</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="716 972 1469 1377"> <p><u>Individual customers:</u></p> <ul style="list-style-type: none"> <li>Loss of employment (B40, M40 and T20)</li> <li>B40 registered in the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) database</li> </ul> <p><u>Business customers:</u></p> <ul style="list-style-type: none"> <li>Small &amp; Medium Enterprises (SMEs) inclusive of Miroentreprises with financing value up to RM150,000.00 and that are not allow to operate during the Movement Control Order (locked-down sectors)*</li> </ul> <p>*List as defined by Majlis Keselamatan Negara (MKN)</p> </td> </tr> <tr> <th data-bbox="716 1430 1469 1509" style="background-color: #e1eef6;"><b>Application for approval / consideration subject on case to case basis</b></th> </tr> <tr> <td data-bbox="716 1509 1469 1598"> <p>All individuals and business customers who have experienced a “reduction in income”.</p> </td> </tr> </tbody> </table> <p>The above exclude :</p> <ul style="list-style-type: none"> <li>- Credit-Impaired and Bankrupt / Wound up Company</li> <li>- Facility approved after 1 June 2021</li> </ul>	<b>Opt-in for Automatic Approval</b>	<p><u>Individual customers:</u></p> <ul style="list-style-type: none"> <li>Loss of employment (B40, M40 and T20)</li> <li>B40 registered in the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) database</li> </ul> <p><u>Business customers:</u></p> <ul style="list-style-type: none"> <li>Small &amp; Medium Enterprises (SMEs) inclusive of Miroentreprises with financing value up to RM150,000.00 and that are not allow to operate during the Movement Control Order (locked-down sectors)*</li> </ul> <p>*List as defined by Majlis Keselamatan Negara (MKN)</p>	<b>Application for approval / consideration subject on case to case basis</b>	<p>All individuals and business customers who have experienced a “reduction in income”.</p>
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3.	Is there any additional cost involved?	<p>All repayment / payment assistance options shall result in higher overall borrowing / financing costs due to extended loan / financing tenure.</p> <p>For these options, interest / actual compensation will be charged / accrued on the deferred instalment amount at the prevailing Annual Percentage Rate (APR) as stated in the existing HP / AITAB HP-i Agreement until it is fully settled. (only applicable for fixed rate HP / AITAB HP-i account)</p> <p>The actual cost involved will be stated in the Notice of Approval or Letter of Offer.</p>
4.	How long the tenure will be extended?	Consequentially extended by 3 months.
5.	Does customer who has already signed up for the previous targeted repayment assistance still eligible for this repayment / payment assistance?	Yes. Customer is still eligible for this repayment / payment assistance.
6.	Any documents to be furnished?	No submission of document is required from customer.
7.	How to submit the selection?	<p>The selection can be submitted via Online Platform or;</p> <p>In the event the selection is unable to be submitted via online platform, please print and complete the manual form and submit to Account Holding Branch / HP Centre / HP Hub / any Credit Administration Centre where the HP / AITAB HP-i were obtained or email to <a href="mailto:hpcovidsupport@publicbank.com.my">hpcovidsupport@publicbank.com.my</a></p>



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8	How to know whether the selection is confirmed / approved?	<p>The Bank shall contact the customer within 5 calendar days (for individual applicant) / 14 calendar days (for business applicant) from the date of selection.</p> <p><u>Note:</u> Due to COVID-19 pandemic, execution of Supplemental Agreement and other documents may be done via electronic means including eAcceptance as allowed by the Ministry of Domestic Trade and Consumer Affairs pursuant to the Electronic Commerce Act 2006.</p>
9.	Is the extended tenure covered by the existing HP Decreasing Term Assurance (HPDTA) / HP Reducing Term Takaful (HPRTT)?	No. The existing HPDTA / HPRTT coverage is only up to the maturity date under the original HP / AITAB-i Agreement.