

### FAQs on up to 6 months flood deferment of repayment/ payment relief for performing Retail loans/ financing

No.	Question	Answer
1	Any repayment/ payment relief for recent flood affected borrower/ customer?	Flood affected borrower/customer may apply for up to 6 months flood deferment of repayment/ payment relief from application approval date wef 11/01/2021 to 31/07/2021.
2	What is the eligibility criteria for repayment/ payment relief?	<p>i. Customer collateral address/ residential/ employment address must be under the flood affected district as declared in Agensi Pengurusan Bencana Negara (NADMA) portal from time to time; AND</p> <p>(As at 9 February 2021, there is 80 flood affected districts in 13 states, i.e. Sabah, Kelantan, Perak, Terengganu, Pahang, Johor, Sarawak, Negeri Sembilan, Selangor, Melaka, Kedah, Pulau Pinang and Labuan per NADMA portal)</p> <p>ii. Performing loans/financing, non-Bankrupt/ Non Wound Up Company.</p>
3	If my loan/financing with PBB/PIBB is under credit-impaired status, am I eligible for this up 6 months flood deferment of repayment/ payment relief?	No, up to 6 months flood deferment of repayment/ payment relief is only applicable for non-credit-impaired account i.e. 0 to 89 days past due.
4	<p>What is the interest/profit/rental rate charged on the both options off by PBB/ PIBB?</p> <p>Is the interest/profit/rental compounding?</p>	<p>The prevailing existing interest/profit/rental rate of your loan/financing remain unchanged.</p> <p>For Conventional Loan, interest will accrue monthly at monthly/daily rest with compounding interest.</p> <p>For Islamic Financing, profit/rental will continue to accrue on non-compounding basis in accordance to Shariah Principle.</p>

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5	Will my loan/ financing tenure be extended upon approval of the flood deferment of repayment/ payment relief?	<p>Yes, your loan/ financing tenure will be extended up to 6 months viz-a-viz up to 6 months deferment of repayment/ payment relief approval.</p> <p>Your prevailing monthly instalment/ interest rate will be remain unchanged.</p>																		
6	Any additional borrowing/ financing cost on the 6 months flood deferment of repayment/ payment relief?	<p>Yes, this repayment assistance will result in a higher overall financial costs at prevailing interest rate due to extended loan/ financing tenure.</p> <p>For Illustration only:</p> <table border="1"> <tbody> <tr> <td>Outstanding Balance</td> <td>:</td> <td>RM100,000</td> </tr> <tr> <td>Monthly Instalment</td> <td>:</td> <td>RM1,800</td> </tr> <tr> <td>Interest Rate</td> <td>:</td> <td>3.07% (i.e. BLR-2.4%)</td> </tr> <tr> <td>Remaining Loan Tenure</td> <td>:</td> <td>60 months</td> </tr> <tr> <td>Extended Remaining Loan Tenure</td> <td>:</td> <td>6 months + 60 months = 66 months</td> </tr> <tr> <td>Additional Borrowing Cost</td> <td>:</td> <td>RM1,800</td> </tr> </tbody> </table>	Outstanding Balance	:	RM100,000	Monthly Instalment	:	RM1,800	Interest Rate	:	3.07% (i.e. BLR-2.4%)	Remaining Loan Tenure	:	60 months	Extended Remaining Loan Tenure	:	6 months + 60 months = 66 months	Additional Borrowing Cost	:	RM1,800
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7	If I am currently under targeted repayment assistance (TRA) (25%, 50%, 75%), do I still eligible for this flood deferment of repayment/ payment relief?	<p>Yes, as long as your (residential/ collateral/ employment/ business) address is in the flood affected district per NADMA declaration, you are eligible for up to 6 months flood deferment of repayment/ payment relief.</p> <p>Illustration:</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Monthly instalment under TRA (Option 1)</th> <th>Monthly instalment under 6 months flood deferment of repayment/payment relief [Feb'21 to Jul'21]</th> </tr> </thead> <tbody> <tr> <td>Feb'21</td> <td>RM250</td> <td>RM0</td> </tr> <tr> <td>Mar'21</td> <td>RM250</td> <td>RM0</td> </tr> <tr> <td>Apr'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>May'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>Jun'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>Jul'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>Aug'21-Dec'21</td> <td>RM500</td> <td>RM500</td> </tr> <tr> <td>Jan'22</td> <td>RM1,000</td> <td>RM1,000</td> </tr> </tbody> </table> <p>25% of monthly instalment of RM1K (Feb'21 to Mar'21)            50% of monthly instalment of RM1K (Apr'21 to Jul'21)            6 months flood deferment of repayment/ payment relief (Feb'21 to Jul'21)</p>	Month	Monthly instalment under TRA (Option 1)	Monthly instalment under 6 months flood deferment of repayment/payment relief [Feb'21 to Jul'21]	Feb'21	RM250	RM0	Mar'21	RM250	RM0	Apr'21	RM500	RM0	May'21	RM500	RM0	Jun'21	RM500	RM0	Jul'21	RM500	RM0	Aug'21-Dec'21	RM500	RM500	Jan'22	RM1,000	RM1,000
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8	If I am B40 currently under ETRA Option 1 (3 months moratorium), do I still eligible for flood deferment of repayment/ payment relief?	<p>Yes, as long as your (residential/ collateral/ employment/ business) address is in the flood district per NADMA declaration, you are eligible for up to 6 months flood deferment of repayment/ payment relief.</p> <p>Example (1) : Application received in Feb'21</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Monthly instalment under ETRA Option 1</th> <th>Monthly instalment under 3 months flood deferment of repayment/payment relief (May'21 to Jul'21)</th> </tr> </thead> <tbody> <tr> <td>Feb'21</td> <td>RM0</td> <td>RM0</td> </tr> <tr> <td>Mar'21</td> <td>RM0</td> <td>RM0</td> </tr> <tr> <td>Apr'21</td> <td>RM0</td> <td>RM0</td> </tr> <tr> <td>May'21</td> <td>RM1,000</td> <td>RM0</td> </tr> <tr> <td>Jun'21</td> <td>RM1,000</td> <td>RM0</td> </tr> <tr> <td>Jul'21</td> <td>RM1,000</td> <td>RM0</td> </tr> <tr> <td>Aug'21</td> <td>RM1,000</td> <td>RM1,000</td> </tr> </tbody> </table> <p>3 months moratorium under ETRA Option 1 (Feb'21 to Apr'21)            3 months flood deferment of repayment/ payment relief (May'21 to Jul'21)</p>	Month	Monthly instalment under ETRA Option 1	Monthly instalment under 3 months flood deferment of repayment/payment relief (May'21 to Jul'21)	Feb'21	RM0	RM0	Mar'21	RM0	RM0	Apr'21	RM0	RM0	May'21	RM1,000	RM0	Jun'21	RM1,000	RM0	Jul'21	RM1,000	RM0	Aug'21	RM1,000	RM1,000			
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9	<p>If I am M40 currently under ETRA Option 2 (6 months 50% reduction in monthly instalment), do I still eligible for this flood deferment of repayment/ payment relief?</p>	<p>Yes, as long as your (residential/ collateral/ employment/ business) address is in the flood district per NADMA declaration, you are eligible for up to 6 months flood deferment of repayment/ payment relief.</p> <p>Example :</p> <table border="1" data-bbox="715 1554 1453 1917"> <thead> <tr> <th>Month</th> <th colspan="2">Monthly instalment under ETRA Option 2 (6 months 50% reduction in monthly payment)</th> <th>Monthly instalment under 6 months flood deferment of repayment/payment relief [Feb'21 to Jul'21]</th> </tr> </thead> <tbody> <tr> <td>Feb'21</td> <td>RM500</td> <td rowspan="6">50% of monthly instalment of RM1K</td> <td>RM0</td> </tr> <tr> <td>Mar'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>Apr'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>May'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>Jun'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>Jul'21</td> <td>RM500</td> <td>RM0</td> </tr> <tr> <td>Aug'21</td> <td>RM1,000</td> <td></td> <td>RM1,000</td> </tr> </tbody> </table> <p style="text-align: right; margin-right: 20px;">} 6 months flood deferment of repayment/ payment relief</p>	Month	Monthly instalment under ETRA Option 2 (6 months 50% reduction in monthly payment)		Monthly instalment under 6 months flood deferment of repayment/payment relief [Feb'21 to Jul'21]	Feb'21	RM500	50% of monthly instalment of RM1K	RM0	Mar'21	RM500	RM0	Apr'21	RM500	RM0	May'21	RM500	RM0	Jun'21	RM500	RM0	Jul'21	RM500	RM0	Aug'21	RM1,000		RM1,000															
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10	If I am interested, how can I apply for the flood deferment of repayment/ payment relief?	<p>i. <u>Digital application</u> Upon receiving SMS invitation, you may submit your digital application.</p> <p><u>Note:</u> Please take note all successful digital application would have an electronic Notification Letter immediately upon submission of your digital application without hassle.</p> <p>ii. <u>Non-digital (Manual) application</u></p> <ul style="list-style-type: none"> <li>• You may download the flood deferment of repayment/ payment relief form via our PBe Website and submit the completed form to the Account Holding Branch via email.</li> <li>• Alternatively, you may obtain the application form at any branch, then complete and submit the application form on the spot.</li> </ul> <p>(No acceptance is required for both digital and non-digital application).</p>
11	Any document is required for this flood deferment of repayment/ payment relief?	No additional document is required.
12	Will this flood deferment of repayment/ payment relief impact my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS)?	NO, your account will <b>NOT</b> be reported as Rescheduled and Restructured (R&R) in the Central Credit Reference Information System (CCRIS).

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13	Does the existing insurance policy, i.e. Mortgage Decreasing Term Assurance (MDTA)/Mortgage Reducing Personal Accident (MRPA)/Mortgage Reducing Term Takaful Financing (MRTT)/Business Financing Term Takaful Reducing (BFTTR) (if any) cover the loan/financing extension arising from the flood defer repayment/ payment relief?	No.
14	How if i wish to extend the insurance/takaful coverage for the loan/financing extension arising from the flood deferment of repayment/ payment relief granted?	You should discuss with your insurance/takaful company for extension of the insurance/takaful coverage promptly.
15	Is the extension of insurance coverage compulsory for existing loan/financing with insurance coverage?  Any deadline for customers' submission of extension of insurance/takaful coverage?	It is not compulsory.  By 31/07/2021. It is at the earliest convenience of customer to liaise directly with the insurance/takaful company for extension of insurance/takaful coverage and at the customer's discretion or requirement.