



**Flood Loan/ Financing Defer Repayment/ Payment Relief Application Form (Joint Individuals)
for 6 months defer repayment/payment
from date of approval (January 2021 to June 2021) (Retail Loans/Financing)
(For affected borrowers/customers within the flood areas declared by
Agensi Pengurusan Bencana Negara, NADMA)**

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:													
Applicant 1:																			
Applicant 2:																			
Applicant 3:																			
1.3	Loan/Financing Account Number Requiring Flood Defer Repayment/ Payment Relief * (Apply to all loan/financing notes link to this Account No.)																		
1.4	Name of Account Holding Branch *																		
1.5	Collateral property address*																		
1.6	Residential/ Employment address*																		
1.7	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:													
Applicant 1:																			
Applicant 2:																			
Applicant 3:																			
1.8	Email Address *																		
	<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:																			
1.9	Request for Flood Defer Repayment/ Payment Relief for affected borrowers/customers within the flood areas defined by NADMA *																		
	<table border="1"> <tr> <td><input type="checkbox"/> We would like to apply up to 6 Months defer Repayment/Payment Relief</td> <td> i) To allow up to 6 months flood defer repayment/payment relief with simple interest/rental accruing at prevailing rate w.e.f. date of approval. ii) To extend loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate. </td> </tr> <tr> <td><input type="checkbox"/> We hereby acknowledged that the above repayment/ payment relief will result in higher overall financial costs at prevailing interest/profit/rental rate due to re-amortized/extended loan/financing tenure of another 6 months.</td> <td></td> </tr> </table>	<input type="checkbox"/> We would like to apply up to 6 Months defer Repayment/Payment Relief	i) To allow up to 6 months flood defer repayment/payment relief with simple interest/rental accruing at prevailing rate w.e.f. date of approval. ii) To extend loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate.	<input type="checkbox"/> We hereby acknowledged that the above repayment/ payment relief will result in higher overall financial costs at prevailing interest/profit/rental rate due to re-amortized/extended loan/financing tenure of another 6 months.															
<input type="checkbox"/> We would like to apply up to 6 Months defer Repayment/Payment Relief	i) To allow up to 6 months flood defer repayment/payment relief with simple interest/rental accruing at prevailing rate w.e.f. date of approval. ii) To extend loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing interest/profit/rental rate.																		
<input type="checkbox"/> We hereby acknowledged that the above repayment/ payment relief will result in higher overall financial costs at prevailing interest/profit/rental rate due to re-amortized/extended loan/financing tenure of another 6 months.																			
	For Illustration purpose only:																		
	<table border="1"> <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/ Profit Rate</td><td>:</td><td>3.07% (i.e. BLR-2.4%)</td></tr> <tr><td>Remaining Loan/ financing Tenure</td><td>:</td><td>60 months</td></tr> <tr><td>Extended Remaining Loan/ financing Tenure</td><td>:</td><td>6 months + 60 months = 66 months</td></tr> <tr><td>Additional Borrowing/ financing Cost</td><td>:</td><td>RM1,800</td></tr> </table>	Outstanding Balance	:	RM100,000	Monthly Instalment	:	RM1,800	Interest/ Profit Rate	:	3.07% (i.e. BLR-2.4%)	Remaining Loan/ financing Tenure	:	60 months	Extended Remaining Loan/ financing Tenure	:	6 months + 60 months = 66 months	Additional Borrowing/ financing Cost	:	RM1,800
Outstanding Balance	:	RM100,000																	
Monthly Instalment	:	RM1,800																	
Interest/ Profit Rate	:	3.07% (i.e. BLR-2.4%)																	
Remaining Loan/ financing Tenure	:	60 months																	
Extended Remaining Loan/ financing Tenure	:	6 months + 60 months = 66 months																	
Additional Borrowing/ financing Cost	:	RM1,800																	
	Notes:																		
	i. A decision on your application shall be reverted to you within standard turnaround time of 5 calendar days upon receipt of your application with full completed with accurate information required by PBB/PIBB. ii. Please contact your Account Holding Branch or Regional Credit Control Centre to revise the above loan repayment / financing payment relief should your financial circumstances improves in order to reduce the overall financing costs in due course. iii. Please be informed that the existing insurance/takaful policy (if any) do not cover the loan/financing extension period arising from the above 6 months loan/financing payment period granted.																		

* Borrowers / Customers 100% accuracy and 100% complete information for all items are required

2.0 Declaration *

- We declare that the details above furnished are 100% true & accurate, and I have obtained valid consent and agreed to item 1.9 from the guarantor(s) / third party chargor(s), if any.
- We agree for PBB/PIBB to rescind / cancel approval of my request should any of the above information given by me is found to be false / untrue in due course.
- We declare that we are financially affected by the 2021 flood and require this flood loan/ financing defer repayment/ payment relief of up to 6 months as our residential/ collateral property/ employment premises is in the flood affected location issued by Agensi Pengurusan Bencana Negara (NADMA) in 2021.

For further enquiries, 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.)

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			

3.0 Signature cum Acceptance by Borrowers/Customers:

By signing below, we confirm that we have read and agree to abide all the declarations as stated above and to apply 6 Months Flood Defer Repayment/ Payment Relief with PBB/PIBB with effect from date of application.

Applicant 1:	Applicant 2:	Applicant 3:
--------------	--------------	--------------

Please sign here with dark Ink only.

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

4.0 Approval by BM/ Biz Manager/BSM/:

Within 5 calendar days upon receiving fully completed application form.

Please sign here with dark Ink only.

Name : _____
 Date : _____