



## **FREQUENTLY ASKED QUESTIONS (FAQs) FOR MORTGAGE RESCHEDULING & RESTRUCTURING (R&R) PROGRAMME**

### **1. What is Mortgage Rescheduling & Restructuring (R&R) Programme?**

Mortgage Rescheduling and Restructuring (R&R) Programme is financial relief options offered to customers who are experiencing financial difficulties in making monthly instalments/payments.

### **2. What kind of payment assistance plans are available under R&R Programme?**

- Reduced instalments/payments through an extension of the loan/financing tenure; or
- Reduced instalments/payments for a specified period thereafter the instalments/payments will increase and continue at the higher amount for the remaining loan/financing tenure (also known as a Step-up repayments/payments plan)

### **3. How do I apply for R&R Programme?**

You can apply through any of the following channels:

- Email (RHB Assist) : [assistance@rhbgroup.com](mailto:assistance@rhbgroup.com)
- Phone (RHB Assist) : 03-7498 2323 and 03-7498 2222  
(Monday–Thursday: 8.45am-5.45pm | Friday: 8.45am-4.45pm)
- Visit : Visit your nearest RHB branch

We will review your request accordingly, it will be **subject to further assessment and management approval.**

### **4. Do I need to submit any supporting documents when I apply for the R&R Programme?**

Yes. To process your application, you will need to submit the following documents:

- 1) A completed and signed Restructuring & Rescheduling (R&R) Request Letter;
- 2) A completed and signed Statement of Monthly Income & Expenditure;
- 3) Identification Document (NRIC/ MyKad or Passport); and
- 4) Income document(s):
  - a) For Salaried Employee:
    - i. Latest three (3) months' salary slips / payment vouchers / commission statements; or
    - ii. Latest EPF statement (with monthly contribution breakdown); or
    - iii. Latest income tax form/return which showing annual taxable income.
  - b) For Self-Employed/ Sole-Proprietorship / Partnership:
    - i. Statutory Declaration (SD); or
    - ii. Latest three (3) months' company bank statements.
- 5) Other sources of income document(s):
  - a) Tenancy agreement (relevant pages with LHDN stamp duty certificate); or
  - b) Rental receipts; or
  - c) Latest three (3) months' bank statements; or
  - d) Statutory Declaration (SD).



**5. Does the R&R Programme impact on my Central Credit Reference Information System (CCRIS) record?**

Yes. If you are on the R&R Programme, your loan/financing account will be reflected as R&R in CCRIS. This may be taken into consideration when you apply for future loans/financing.

**6. Can I apply for the R&R Programme if I am not facing repayments/payments difficulty?**

The R&R Programme is designed to assist customers who are experiencing financial difficulties. If you are currently able to make your repayments/payments, it may be better to continue with your existing arrangement.

R&R may lead to a higher total financing cost, a longer repayments/payments period, and an impact on your CCRIS record. We encourage customers to consider this option carefully and only apply if it is truly necessary.