

## Illustration / Scenario on Moratorium for Hire Purchase Loan / HP Financing (Fixed Rate)

### Summary of Scenarios

Customers Account:

Original Financing Amount	: RM150,000
Original Tenure	: 60 months
Monthly Instalment	: RM2,875
Original Total Payment until Maturity	: RM172,500 (RM2,875 X 60 months)
Due Date	: 1st of every month
Outstanding Balance as at 1st April 2020	: RM138,000
Remaining Months to Original Maturity Date	: 48 months (RM2,875 X 48 months)

	Scenario 1 Paying normal monthly instalments until original maturity date with a lump sum payment made to settle the 6 months deferred payments	Scenario 2 Paying normal monthly instalments until full settlement with an extended 6 months after original maturity date to fully settle the 6 months deferred payments
6 months instalments during moratorium  (1st April 2020 to 30th September 2020)	During the 6 months moratorium period, customer does not make any instalment payment	During the 6 months moratorium period, customer does not make any instalment payment
1st October 2020 (Original Maturity Date)	Customer pays as per scheduled instalment	Customer pays as per scheduled instalment
Original Maturity Date	1st March 2024	1st Sept 2024 (including 6 months extended tenure)
Maturity Extended	No	Yes
Any additional interest / profit or penalty charges during the moratorium period?	No	No
Any additional interest / profit charge to the 6 deferred instalments after moratorium?	No	No
Any lump sum payment payment in the final settlement?	Yes	No

### Disclaimer of liability:

The material and information contained in this illustration is for reference and understanding only. It does not reflect the actual amounts of your financing account.

## Scenario 1

Customers Account:

Original Financing Amount	: RM150,000
Original Tenure	: 60 months
Monthly Instalment	: RM2,875
Original Total Payment until Maturity	: RM172,500 (RM2,875 X 60 months)
Due Date	: 1st of every month
Outstanding Balance as at 1st April 2020	: RM138,000
Remaining Months to Original Maturity Date	: 48 months (RM2,875 X 48 months)

Customer is enrolled to the moratorium programme from 1 April until 30 Sept 2020 and **continues to pay the same monthly instalment from Oct 2020 until Original Maturity Date**. Customer must make full settlement the 6 months deferred instalments on Original Maturity Date through lump-sum payment with no additional interest / profit charges.

Due Date	Opening Balance (RM)	Monthly Payment Made (RM)	Additional Interest/Profit Charged (RM)	Contract End Balance (RM)
6 months Moratorium from 1st April 2020 to 30th September 2020	138,000	NIL	NIL	138,000
1st October 2020	138,000	2,875	NIL	135,125
1st April 2024 (Original Maturity Date)	20,125	20,125#	NIL	0

# Lump-sum settlement amount on (Original Maturity Date) : RM20,125

Of which:-

Last Instalment	RM2,875
6 months deferred installment	RM17,250 (RM2,875 x 6 months)

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## Scenario 2

Customers Account:

Original Financing Amount	: RM150,000
Original Tenure	: 60 months
Monthly Instalment	: RM2,875
Original Total Payment until Maturity	: RM172,500 (RM2,875 X 60 months)
Due Date	: 1st of every month
Outstanding Balance as at 1 st April 2020	: RM138,000
Remaining Months to Original Maturity Date	: 48 months (RM2,875 X 48 months)

Customer is enrolled to the moratorium programme from 1 April until 30 Sept 2020 and **continues to pay the same monthly instalment from Oct 2020 until Original Maturity Date.**

Customer must **settle the 6 months deferred instalments by an extension of 6 months** at end of Original Maturity Date with no additional interest / profit charges.

Due Date	Opening Balance (RM)	Monthly Payment Made (RM)	Additional Interest/Profit Charged (RM)	Contract End Balance (RM)
6 months Moratorium from 1st April 2020 to 30th September 2020	138,000	NIL	NIL	138,000
1st October 2020	138,000	2,875	NIL	135,125
1 st April 2024 (Original Maturity Date)	20,125	2,875	NIL	17,250
6 months extended repayment period <i>until</i> 1 September 2024	17,250	2,875	NIL	14,375
	14,375	2,875	NIL	11,500
	11,500	2,875	NIL	8,625
	8,625	2,875	NIL	5,750
	5,750	2,875	NIL	2,875
	2,875	2,875	NIL	0

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