



**FREQUENTLY ASKED QUESTIONS (FAQ)**  
**Individual Customers Who Opt-In for Moratorium**  
**(1 April 2020 to 30 September 2020)**

No.	Question	Answer
<b>Section 1: Restarting payments once moratorium ends on 30<sup>th</sup> September</b>		
1	When should I start making payment for my loans / financing which were under the moratorium?	Please start making payment before the monthly payment due date, from October 2020 onwards.
2	I have a standing instruction for my loans / financing via my savings / current account with RHB.  Would the standing instruction automatically resume at the end of the moratorium?	If the standing instruction from your Savings / Current Account was created at any of our RHB Bank / RHB Islamic Bank branches, the standing instruction will restart automatically.  If your payment is made through recurring payments via RHB Now Internet Banking / RHB Mobile Banking, please re-set the standing instruction for your recurring payments from October 2020 onwards.
3	I want to resume automatic salary deduction to pay for a loan / financing facility. Do I have to instruct my company to continue the salary deduction?	Yes, please make the necessary arrangements with your company to perform the salary deduction towards your loan / financing account.
4	Can I refinance my loan / financing facility during the moratorium period?	Yes, you may refinance your loan / financing facility during the moratorium period (please note that this excludes Hire Purchase).
5	What will happen to my loan / financing if I do not make timely instalment payments?	We understand that during this challenging period, you may have difficulties in paying your loans / financing facilities. If your loan / financing facility is not paid on time, this may impact your credit report rating and may result in legal action being taken against you.  We don't want this to happen either. This is why we are reaching out to all our customers early so that we can help take care of your financial health.  Please refer to Question 14 for contact details, or alternatively, you may complete the e-form <a href="#">here</a> and we will call you within 3 working days.
<b>Section 2: Financial difficulties after moratorium period ends</b>		
6	I have accepted the moratorium but I am not able to start making payment from October 2020.  How do I approach the Bank for assistance if I am still facing financial difficulties due to Covid-19?	If you anticipate difficulty in repaying your loan / financing instalment at the end of the moratorium period, please refer to Question 14 for our contact details, or alternatively, you may complete the e-form <a href="#">here</a> and we will call you within 3 working days.  We will assess your current financial situation and advise you on the Loan/Financing Payment Assistance program for your loans / financing facilities with us.



7	<p>What does Loan/Financing Payment Assistance program of my loan / financing facility mean?</p>	<p>Loan/Financing Payment Assistance program is an initiative by banks to help ease customer’s financial burden. The following Loan/Financing Payment Assistance programs are available, subject to the affected customers’ financial circumstances and submission of appropriate documentary evidence:</p> <ol style="list-style-type: none"><li><b>1) Payment deferment:</b> Applicable to those who have lost their jobs or income. The Bank will grant 3 months’ payment deferment. Any further extension thereafter will be subject to our Bank’s Loan/Financing Payment Assistance program approval criteria, taking into consideration the current financial circumstances of the affected customers at the point of application.</li><li><b>2) Reduction of instalment payment:</b> Applicable to those who have suffered a reduction in salary or income. The Bank will grant the affected customers reduction in instalment payment, for a period of at least 6 months. Any further extension is subject to our Bank’s Loan/Financing Payment Assistance program approval criteria, taking into consideration the current salary or income levels of the affected customers at the point of application.</li><li><b>3) Other forms of Loan/Financing Payment Assistance programs:</b><ol style="list-style-type: none"><li><b>a) Payment of interest / profit only:</b> Affected customers will pay only the interest / profit portion of the loans or financing facilities, for a specified period of time.</li><li><b>b) Lengthening of loan / financing tenure:</b> Extension of loan / financing tenure to enable lower monthly instalment payments.</li></ol></li></ol> <p>We will assess the affected customers’ current financial circumstances, and advise you on the most suitable solution for your loan / financing facilities with us.</p>
8	<p>I had opt-in for moratorium, but I have not received any SMS regarding your Loan/Financing Payment Assistance program.</p> <p>What should I do now?</p>	<p>Our SMSes with regards to the Loan/Financing Payment Assistance program will be sent to opt-in moratorium customers in batches. However, you need not wait for the SMS from the Bank.</p> <p>If you anticipate difficulty in repaying your loan / financing instalment at the end of the moratorium period, please refer to Question 14 for our contact details, or alternatively, you may complete the e-form <a href="#">here</a> and we will call you within 3 working days.</p> <p>We will assess your current financial situation and advise you on the Loan/Financing Payment Assistance program for your loans / financing facilities with us.</p>



9	I have filled up the e-form with the wrong answer / would like to change my reply in e-form. What should I do?	The best way to change your reply is to re-submit your e-form. We will contact you within 3 working days.
10	Is there a closing date to submit the e-form?	Acceptance of the e-form will end on 30 <sup>th</sup> September 2020. From 1 <sup>st</sup> October 2020 onwards, you may submit your application for the Loan/Financing Payment Assistance program through any of our branches.
<b>Section 3: Criteria and eligibility to apply for RHB's Loan/Financing Payment Assistance program</b>		
11	Who is eligible for the Loan/Financing Payment Assistance program?	<p>This is applicable to:</p> <ul style="list-style-type: none"> <li>• Customers who have opt-in for moratorium; AND are</li> <li>• Currently facing financial difficulties to resume payment in October 2020 due to Covid-19.</li> </ul> <p>Please note that:</p> <ul style="list-style-type: none"> <li>➤ The approval is subject to our Bank's policy on the Loan/Financing Payment Assistance program.</li> <li>➤ This is not applicable for :- <ul style="list-style-type: none"> <li>a. Mortgage (Residential &amp; Commercial Property) under progressive payment</li> <li>b. Personal Financing - Islamic for the Civil Sector under monthly Salary Deduction and for Pensioners under monthly deduction from their respective Pension Accounts.</li> </ul> </li> </ul>
12	<p>I am currently under an existing Loan/Financing Payment Assistance program.</p> <p>Am I eligible for this new Loan/Financing Payment Assistance program?</p>	Yes, you may submit your application. However, this will be subject to our Bank's Loan/Financing Payment Assistance program approval criteria.
13	<p>I have no job / income.</p> <p>Can I apply for the Loan/Financing Payment Assistance program?</p>	<p>Yes, you may submit your application. However, this will be subject to our Bank's Loan/Financing Payment Assistance program approval criteria.</p> <p>Please refer to Question 7 for more information on our Loan/Financing Payment Assistance programs, and to Question 15 on documents required for your application.</p>
<b>Section 4: Applying for RHB's Loan/Financing Payment Assistance program</b>		
14	How do I apply for the Loan/Financing Payment Assistance program?	<p>If you anticipate difficulty in repaying your loan / financing instalment at the end of the moratorium period, we would be happy to assist you in your Loan/Financing Payment Assistance program application and you may apply for this by :-</p> <ol style="list-style-type: none"> <li>1. Completing the e-form <a href="#">here</a>. We will call you within 3 working days upon completion of the e-form.</li> </ol>



		<p>2. Calling our Collection Team at:</p> <ul style="list-style-type: none"> <li>• 03-2610 6000 (ASB Financing &amp; Mortgage (Residential &amp; Commercial Property))</li> <li>• 03-2776 3111 (Personal Financing, Hire Purchase)</li> </ul> <p>3. Alternatively, you may walk in to any of our branches for assistance.</p>
15	What are the documents required for Loan/Financing Payment Assistance program applications?	<p>The list of required documents can be found <a href="#">here</a>.</p> <p>For more information, please call 03-2610 6000 or 03-2776 3111 for us to assist you in your application.</p> <p>Additional documents may be required on a case to case basis once the application process begins (please refer to Question 14 on how to apply for the Loan/Financing Payment Assistance Program).</p>
16	When would I know the outcome for my Loan/Financing Payment Assistance program application?	<p>We require approximately 6 working days to process your application upon receiving the complete set of documents. Applications for the Loan/Financing Payment Assistance program are considered on a case to case basis, and you will be informed of the results through SMS and subsequently through a Letter of Variation. Upon receiving the Letter of Variation, you are required to accept the terms and conditions stipulated in that letter. Please follow the instructions stated in the letter should you wish to discuss further on the Letter of Variation.</p>
17	If the Loan/Financing Payment Assistance program application is approved, when will I know my new instalment amount and payment due date?	<p>You will be notified of your new instalment amounts and the payment due date in writing within 7 working days of your Loan/Financing Payment Assistance application being approved.</p>
18	Will my interest / profit rate increase if I apply for Loan/Financing Payment Assistance program?	<p>No, it will not. Rest assured that your interest / profit rate will not be increased under the Loan/Financing Payment Assistance program. Although there will be adjustments in the instalment amount should there be any revisions to the Base Rate / Base Lending Rate.</p> <p><i>Note:</i> Please be advised that our newly revised Base Rate (BR) &amp; Base Lending Rate (BLR) are 2.5% &amp; 5.45% respectively effective 13<sup>th</sup> July 2020.</p>
19	Do I need to pay my current instalments while waiting for approval on my Loan/Financing Payment Assistance program application?	<p>Yes. While we are processing your application, you will need to resume your current instalments from October 2020.</p>
20	For the month of October 2020, will my monthly instalment payment amount continue to be the same as the amounts before the moratorium if I do not apply for the Loan/Financing Payment Assistance program?	<p>Yes, your monthly instalment amount will remain unchanged if your loan / financing accounts are based on a fixed rate.</p> <p>However, there may be revisions to instalment amounts due to movement in Base Rate / Base Lending Rate if your loan / financing accounts are based on floating rates.</p>



<b>Section 6: Outcomes from Loan/Financing Payment Assistance application</b>		
21	<p>I have a standing instruction for my loans / financing via my savings / current account with RHB.</p> <p>Do I need to re-apply for standing instructions upon Loan/Financing Payment Assistance program approval?</p>	<p>Please see Q2 above.</p>
22	<p>If I cannot afford to pay the new instalment amount upon Loan/Financing Payment Assistance program approval, can I request to lower the instalment payment amount?</p>	<p>In approving the Loan/Financing Payment Assistance to our customers, the Bank will firstly assess and ascertain your repayment capability. We will then engage you to discuss this matter in order to accommodate your needs as much as possible.</p> <p>However, if following the approval of your Loan/Financing Payment Assistance program application you discover that you are unable to pay the new instalment amount, please follow instructions stated in the Letter of Variation to enable us to reconsider your instalment amount.</p>
23	<p>I have just received a letter of rejection on my Loan/Financing Payment Assistance program application but I really need the financial assistance. What do I do now?</p>	<p>All applications for Loan/Financing Payment Assistance will go through a thorough and comprehensive evaluation process, taking into consideration the affected customer's financial standing and the impact of COVID-19 on the affected customer's financial and personal wellbeing.</p> <p>However, an avenue for appeal on this matter will be stated in the letter of rejection that will be sent to unsuccessful applicants.</p>
<b>Section 7: Other related matters</b>		
24	<p>I have financing facilities with other Banks. Why have I not received such an SMS from any of them?</p>	<p>Other banks may have different methods of contacting their customers on matters relating to their Loan/Financing Payment Assistance program. You may contact your respective Banks directly.</p>
25	<p>My financial situation is currently manageable. If I need to, how do I apply for Loan/Financing Payment Assistance program after the moratorium is over?</p>	<p>After the moratorium ends, from 1<sup>st</sup> October 2020 onwards you may submit your application for the Loan/Financing Payment Assistance program through any of our branches.</p>
26	<p>Will applying for the Loan/Financing Payment Assistance program impact my CCRIS score?</p>	<p>If we receive your Loan/Financing Payment Assistance program application before or on 30th June 2021, there will be no impact to your CCRIS score. However, if we receive your application after 30th June 2021, your application will be tagged as 'Reschedule and Restructure' in CCRIS and this will affect your CCRIS score.</p> <p>If your existing loan / financing is already under the Debt Management Programme by Agensi Kaunseling &amp; Pengurusan Kredit (AKPK), your current CCRIS status will remain unchanged.</p>



27	Are there any fees that I have to pay if my Loan/Financing Payment Assistance program application is approved?	<p>There will be no additional fees imposed for the Loan/Financing Payment Assistance program except for Hire Purchase facilities.</p> <p>For Hire Purchase, in accepting the Loan/Financing Payment Assistance program offer, customers are required to sign a Hire Purchase Variation Agreement (Conventional), or a Hire Purchase-I Variation Agreement (Islamic) and Supplementary Guarantee Agreement (facility with guarantor). Customers would only need to pay for the stamping and postage of these documents. The fees for stamping are detailed below:</p> <ol style="list-style-type: none"> <li>1. Facility WITHOUT Guarantor :             <ol style="list-style-type: none"> <li>a. Stamp duty for Hirer - RM10</li> <li>b. Postage for Hirer – RM7.30</li> </ol> </li> <li>2. Facility WITH Guarantor :             <ol style="list-style-type: none"> <li>a. Stamp duty for Hirer &amp; Guarantor – RM20</li> <li>b. Postage for Hirer &amp; Guarantor – RM13.40</li> </ol> </li> </ol>
28	Can I also request for lower interest / profit rate through the Loan/Financing Payment Assistance program?	No, you will not be able to request for lower interest / profit rate through the Loan/Financing Payment Assistance program.
29	I am taking full tenure for Insurance / Takaful coverage for my loan / financing facility. Will there be any impact on my insurance / Takaful coverage if there is an extension to my loan / financing tenure resulting from the Loan/Financing Payment Assistance program?	<p>The Insurance / Takaful coverage will remain unchanged up to the original loan / financing tenure. The time period where the loan / financing tenure is extended will not be covered by your original insurance / Takaful plan.</p> <p>To extend your Insurance / Takaful coverage, please contact your appointed Insurer / Takaful company for further assistance.</p>
30	Why am I given a new account number for Personal Financing (PF)?	It is a requirement of the Loan/Financing Payment Assistance program for Personal Financing (PF) that existing accounts are closed before a new one is opened. This is done prior to the commencement of the revised instalment plan corresponding with the new loan / financing tenor.
31	Can I request to revise my instalment payments back to the original instalment amount at any time after my Loan/Financing Payment Assistance program application is approved?	You may request to go back to the original instalment amount at any time after your Loan/Financing Payment Assistance program application is approved by submitting your request through any of our branches.