



FREQUENTLY ASKED QUESTIONS (FAQ)
Loan Payment Assistance for SME Customers

No.	Question	Answer
Section 1: Restarting payments once moratorium ends on 30th September		
1	When should I start making payment for my loans which were under moratorium?	Please start making payment before the monthly payment due date, from October 2020 onwards.
2	For the month of October 2020, will my monthly instalment payment amount continue to be the same as the amounts before the moratorium?	Yes, your monthly instalment amount will remain unchanged unless you have applied and received approval to come under the Loan Payment Assistance program (please refer to Section 2 onwards).
3	I have a standing instruction for my loans 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 branches, the standing instruction will restart automatically. If your standing instruction was created using our online RHB REFLEX portal, please re-create the standing instruction for payments from October 2020 onwards. If your standing instruction is with another bank, please make the necessary arrangements with them.
4	Can I refinance my loan facility during the moratorium period?	Yes, you may refinance your loan facility during the moratorium period.
5	What will happen to my loan if I do not make timely instalment payments?	We understand that during this challenging period, you may have difficulties in paying your loans facilities. If your loan 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. If you anticipate difficulty in repaying your loan instalment at the end of the moratorium period, please refer to Question 9 for our contact details, or alternatively, you may complete the e-form here and we will call you within 5 working days.
Section 2: Financial difficulties after moratorium period ends		
6.	I will have difficulties making my monthly payments once the Moratorium ends. Can I refinance my facility during the Moratorium? What is the process like?	Yes, you can refinance your facility during the Moratorium period. However, each case may have specific requirements imposed. If you anticipate difficulty in repaying your loan instalment at the end of the moratorium period, please refer to Question 9 for our contact details, or alternatively, you may complete the e-form here and we will call you within 5 working days.



7.	What does Loan Payment Assistance program of my loan facility mean?	Loan Payment Assistance program is an initiative by banks to help ease customer's financial burden.
8.	Who is eligible for the Loan Payment Assistance program?	<p>This is applicable to:</p> <ul style="list-style-type: none"> • Currently facing financial difficulties to resume repayment in October 2020 due to the economic impact of Covid-19. <p>Please note that:</p> <ul style="list-style-type: none"> ➤ The approval is subject to our bank's Loan Payment Assistance program policy.

Section 3: Applying for RHB's Loan Payment Assistance program

9.	How do I apply for the Loan Payment Assistance program?	<p>You may apply for the Loan Payment Assistance program by:</p> <ul style="list-style-type: none"> • Submitting your request through your existing Relationship Managers; • You may call or email our dedicated SME Help Desk: <ul style="list-style-type: none"> • Pn Khatijah : 03 9280 6270 (khatijah.yusof@rhbgroup.com) • Pn Anita : 03 9280 6416 (anita.hamid@rhbgroup.com) • En Nazri : 03 9280 6391 (nazri.ibrahim@rhbgroup.com) • Or alternatively, you may complete the e-Form here and we will then contact you within 5 working days.
10.	What are the documents required for the Loan Payment Assistance program application?	<p>The list of required documents can be found here.</p> <p>Additional documents may be required, and will be determined on a case to case basis once you have started the application process (please refer to Question 9 on how to apply for the Loan Payment Assistance Program).</p>
11.	Is there a closing date to submit the e-Form?	There is no expiry date on submission of the e-Form. However, we strongly recommend that you complete your request as soon as possible to enroll onto the Loan Payment Assistance program.
12.	I did not respond to the Email sent by the Bank in July 2020, can I still apply for the Loan Payment Assistance program?	<p>Yes, you may still submit your application.</p> <p>If you anticipate difficulty in repaying your loan instalment at the end of the moratorium period, please refer to Question 9 for our contact details, or alternatively, you may complete the e-form here and we will call you within 5 working days.</p>
13.	I am already receiving other types of financial assistance. Can I still apply for Loan Payment Assistance program?	Yes, you may still submit your application. This will be subject to our Bank's Loan Payment Assistance approval criteria.

Section 4: Outcomes from Loan Payment Assistance application



14.	When will I know the outcome for my Loan Payment Assistance program application?	We require approximately 10 working days to process your application upon receiving the complete set of documents. Applications for the Loan Payment Assistance program are considered on a case to case basis, and you will be informed of the results through your Relationship Manager or via email and subsequently we will issue a supplementary Letter of Offer.
15.	When should I start making payment if the Loan Payment Assistance application for my loan is approved?	Upon approval of Loan Payment Assistance applications, we will issue a supplementary Letter of Offer, which will contain the new payment due dates and other relevant information.
16.	Do I need to pay my current instalment amounts while waiting for approval on my Loan Payment Assistance program application?	Yes. While we are processing your application, you will need to resume your current instalments from October 2020.
Section 5: Other related matters		
17.	I have financing facilities with other Banks. Why have I not received any email notification on the Loan Payment Assistance program from any of them?	Other banks may have different methods and timelines in contacting their customers on matters relating to their Loan Payment Assistance program. We have chosen to do this via email.
18.	Will the Loan Payment Assistance program affect my future financing applications either with RHB or with any other bank?	No. Your Loan Payment Assistance will only be recorded in our database and will not affect any future financing applications with us or with any other bank.
19.	Will applying for Loan Payment Assistance program impact my CCRIS score?	For all Loan Payment Assistance program applications made on or before 30 th June 2021, there will be no impact to your CCRIS score. Any request submitted after 30 th June 2021 will be tagged as "Loan Payment Assistance" in CCRIS and this will have impact upon your CCRIS score.
20.	I have accepted the Loan Payment Assistance offer, but I have changed my mind. I want to withdraw from the Loan Payment Assistance program. How do I do this?	We do not encourage withdrawing from the Loan Payment Assistance program once it has been implemented. This is because the Loan Payment Assistance program will assist your business overcome any unforeseen cash flow difficulty especially during this trying period. However, if you are in such a position, we encourage you to discuss this matter with your Relationship Manager who would be able to advise you further.
21.	My financial situation seems stable for now. What if I need this option after the Moratorium is over?	You may still submit an application after the Moratorium is over. Please refer to Question 9 for our contact details, or alternatively, you may complete the e-form here and we will call you within 5 working days.
22.	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 resubmit your e-form. We will contact you within 5 working days.



23.	If I cannot afford to pay the new instalment amount upon Loan Payment Assistance program approval, can I request to lower the amount? Who should I speak with?	<p>In approving the Loan Payment Assistance to our customers, we will firstly assess your accounts to 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>If you are unable to pay the new instalments following approval of your Loan Payment Assistance program application, please contact your respective Relationship Manager or our dedicated SME Help Desk (please refer to Question 9 for contact details).</p>
24.	I have just received a letter of rejection on my Loan Payment Assistance application but I really need the financial assistance. What do I do now?	<p>All applications for Loan 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 wellbeing.</p> <p>However, we do want to see if there are other ways we can help you. Please contact our dedicated SME Help Desk to discuss this matter (please refer to Question 9 for contact details).</p>