

Frequently Asked Question on the Flood Relief Assistance Programme 2021

The FAQs have been updated as at 21 December 2021

For Individual Customers

Who is eligible to apply for this Flood Relief Assistance Programme?	RHB Bank customers who are affected by the recent floods are eligible to apply for assistance under this programme.
What is the Flood Relief Assistance Programme?	<p>The Flood Relief Assistance Programme is a temporary relief programme that offers repayment / payment assistance to borrowers/ customers who have been affected by the recent floods:</p> <ol style="list-style-type: none"> 1) Mortgages and ASB Loan / Financing 6 months' deferment of instalments Programme Period: From January 2022 to June 2022 2) Hire Purchase/i and Personal Loan / Financing 3 months' deferment of instalment Programme Period: From January 2022 to March 2022 3) Credit Cards 3 months' waiver of late payment charges and interest on affected credit cards up to a total of RM500. Programme Period: From January 2022 to March 2022 <p>Note: The above is not applicable for non-performing loans i.e. Loan / Financing in arrears exceeding 90 days and Individuals under bankruptcy charge.</p> <p>4) Waiver of ATM/Debit Card/Credit Card replacement fee</p>
I am currently under RHB Repayment Assistance (RA) Programme, can I still apply for the Flood Relief Assistance Programme?	<p>For customers under 6 months' moratorium / deferment of payment ending December 2021 and customers with reduced instalment plan under the RA Programme, please proceed to submit your Flood Relief Assistance Programme application at the nearest RHB branch.</p> <p>For customers with facilities under the RA Programme ending after December 2021, please visit the nearest branch or call the RHB Customer Contact Centre at 03 92068118 to discuss other payment assistance options available to you.</p>
What are the documents required to apply for this relief programme?	<p>Please submit a copy of the following documents:</p> <ol style="list-style-type: none"> 1) MyKad / Passport
How will I know the status of my application?	We will notify you through phone call or Letter of Notification (LN)/ Letter of Variation (LV) within 7 working days of your application.
I have questions, what should I do?	You may contact RHB Customer Contact Centre at customer.service@rhbgroup.com or visit the nearest RHB branch

Frequently Asked Question on the Flood Relief Assistance Programme 2021

The FAQs have been updated as at 22 December 2021

For SME Customers

<p>Who is eligible to apply for the Flood Relief Assistance Programme?</p>	<p>RHB Bank customers who are affected by the recent floods are eligible to apply for assistance under this programme. This Flood Relief Assistance Programme will be available for application until 31 January 2022.</p>
<p>What is the Flood Relief Assistance Programme?</p>	<p>The Flood Relief Assistance Programme is a temporary relief programme that offers repayment / payment assistance to borrowers / customers who have been affected by the recent floods:</p> <p><u>For customers currently enrolled under Targeted Repayment Assistance (TRA):</u></p> <ol style="list-style-type: none">1) Hire Purchase/-i and Term Loan / Financing 3 months' deferment of instalment. Programme Period: From January 2022 to March 2022<p>Your loan/financing facility tenure will be extended for 3 months, reflective of the moratorium period</p> <ol style="list-style-type: none">2) Overdraft 3 months' deferment of OD interest. Programme Period: From January 2022 to March 2022 <ol style="list-style-type: none">3) Multi Trade Lines 3 months' deferment of bills due from January 2022 to March 2022. Programme Period: From January 2022 to March 2022 <p><u>For customers currently NOT enrolled under TRA:</u></p> <ol style="list-style-type: none">1) Hire Purchase/-i and Term Loan / Financing 6 months' deferment of instalment. Programme Period: From January 2022 to June 2022<p>Your loan / financing facility tenure will be extended for 6 months, reflective of the moratorium period.</p> <ol style="list-style-type: none">2) Overdraft 6 months' deferment of Overdraft interest. Programme Period: From January 2022 to June 2022

	<p>3) Multi Trade Lines</p> <p>6 months' deferment of bills due between January 2022 to June 2022.</p> <p>Programme Period: From January 2022 to June 2022</p> <p>Note: The above is not applicable for non-performing loans i.e. Loan / Financing in arrears exceeding 90 days and company under bankruptcy charge.</p>
I am currently under RHB Repayment Assistance (RA) Programme, can I still apply for the Flood Relief Assistance Programme?	<p>For customers under 6 months' moratorium / deferment of payment ending December 2021 or later, and customers with reduced instalment plan under the RA Programme, please proceed to submit your Flood Relief Assistance Programme application to your dedicated Relationship Manager.</p> <p>Please take note that this Flood Relief Assistance will only be implemented after the current RA ends.</p>
What are the documents required to apply for this relief programme?	<p>Please submit a copy of the following documents:</p> <p>1) Self-Declaration of business affected by the floods at end of 2021.</p>
How will I know the status of my application?	<p>We will notify you through SMS / Phone Call / Letter of Notification (LN) or Letter of Variation (LV) within 7 working days of your application.</p>
I have questions, what should I do?	<p>You may submit your details via eForm here, contact RHB SME Help Desk at 03 92806270 / 6416 / 6391 or email SME.collection@rhbgroup.com</p>

Frequently Asked Question on the Flood Relief Assistance Programme 2021

The FAQs have been updated as at 6 January 2022

For RHB Insurance Customers

Who should I contact for my flood insurance claims?	You may call our claims hotline at 1300 880 881 for motor claims and 03-7989 0310 for non-motor claims. Alternatively, you may WhatsApp us at 012-603 1978.
What documents do I need to submit to facilitate the claims for my car?	You may submit the following documents to the workshop: a) Vehicle registration card b) Copy of your National Registration Identity Card (MyKad) c) Cover note – if available d) Police report – Waived* e) Driving license – Waived* * Waived for flood claims only
Is there any subsidy to assist policyholders with the clean-up cost for my vehicle which is not insured with flood extension cover?	Yes, Persatuan Insurans Am Malaysia (PIAM) has rolled out a Corporate Social Responsibility (CSR) initiative to assist eligible policyholders who are affected by the recent flood, click here to know more.
What documents do I need to submit to facilitate the claims for my house?	Our appointed adjuster will get in touch with you once we have received your flood notification from our claim's hotline or WhatsApp.
Does my house insurance policy cover the clean-up costs?	Claims for cleaning costs on the Insured property affected by the recent flood incident will be subject to the policy terms, conditions, and entitlements, applicable to Houseowner and Fire insurance with flood extension cover. Please contact us and we will assist you further.
Where can I get more information about this programme?	You may click here for more information.