

FAQ – Financial Assistance Post Deferment Period

NO	QUESTION	ANSWER
1.	As Bank Negara Malaysia (BNM)'s automatic moratorium and Relief Assistance will be ending on 30 September 2020, will the Bank offer additional financial assistance such as an extension on the present deferment of the monthly instalment?	Yes, the Bank will provide additional financial assistance to eligible customers that are affected by Covid-19 pandemic.
2.	Is the additional financial assistance different from the BNM automatic deferment as announced in Mar 2020?	Yes. Additional financial assistance may be in the form of an extension of the present BNM automatic deferment or a rescheduling of existing facility. The Bank may also offer other forms of financial assistance according to the customer's needs.
3.	Will the financial assistance provided after 30 September 2020 be automatic?	No.
4.	Who is eligible for the further assistance post deferment period?	<p>Generally, customers who are financially impacted by the Covid-19 pandemic may be eligible for further financial assistance. They include:</p> <ul style="list-style-type: none"> (a) Individuals who became unemployed in 2020, and remain unemployed at the time of application (b) Individuals whose incomes are reduced in 2020 due to Covid-19 (c) Individuals who are given long leave without salary <p>The above customers must also meet the following criteria:</p> <ul style="list-style-type: none"> a) The principal and/or profit are not in arrears exceeding ninety (90) days as at the date of the application; b) Financing is denominated in Ringgit Malaysia; and c) The application for financial assistance by a customer is received on or before 30 June 2021 <p>The above are to be collectively known as ("Eligibility Criteria")</p> <p>This is applicable for the following customers, provided the Eligibility Criteria stated above is met:</p> <ul style="list-style-type: none"> a) Customers who are presently under the current automatic moratorium b) Customers who have opted-out of the automatic moratorium c) Customers who are not eligible under the current automatic moratorium
5.	Currently I am unemployed where previously I was under contract of service/self-employed. Am I eligible for the additional financial assistance?	Yes, as long as the Eligibility Criteria outlined above are met.

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6.	Currently I am under a bankruptcy charge, am I eligible for the financial assistance?	Customer who is under bankruptcy charge is not eligible for the financial assistance. However, the customer may approach the Bank to discuss any viable financial assistance that may be available.
7.	Previously I have opted out from the BNM six (6)-months automatic deferment package. However, recently I am having difficulty in paying my instalment due to the Covid-19 pandemic. Am I eligible for the additional financial assistance?	Yes, as long as the Eligibility Criteria outlined above are met.
8.	What are the additional financial assistance available post deferment period?	The Bank offers financial assistance to eligible customers in the form of: (a) An extension to the deferment of financing instalment servicing for a further six (6) months (b) Reduction of monthly instalments for a period of six (6) months (c) Rescheduling of existing facilities The customer is required to resume the monthly instalment amount after the expiry of the extension based on the agreed terms provided by the bank.
9.	May I request additional financial assistance more than as specified above?	For additional financial assistance other than what is specified above, customer may approach the Bank to discuss other forms of financial assistance. Bank shall review the request on a case-to-case basis and subject to the Bank's approval process.
10.	Due to Covid-19 pandemic, my monthly salary is being reduced by 20%. What form of financial assistance am I eligible for?	Please refer to Question 8 above.
11.	What are the products that are eligible for the additional financial assistance?	The eligible products include: (a) Personal Financing-i (other than Cooperative and Coshare) (b) Personal Financing-i for Cooperative (c) Personal Financing-i for Coshare (d) Auto Financing-i (e) Home Financing Variable Rate-i (f) Home Financing Fixed Rate-i
12.	If I am eligible for the additional financial assistance, what are the fees and charges that may be incurred?	The charges that may be incurred by the customer includes but is not limited to the stamp duty fee, takaful charges and legal charges. Except for Automobile Financing-i, deferment of instalment servicing for all other fixed rate financing will be subjected to additional profit.

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13.	Will my CCRIS be impacted if I enrolled for the additional financial assistance?	No, customer's CCRIS record will not be impacted as a result of the financial assistance granted.
14.	When can I submit my request for the additional financial assistance?	Customer may approach the Bank for additional financial assistance from 7 August 2020 until 30 June 2021.
15.	What do I need to do to request for the additional financial assistance?	<p>Customer needs to complete the Financial Assistance Form and provide their latest payslip and documentary evidence to proof that the Eligibility Criteria is met.</p> <p>The documentary evidence includes the following:</p> <ul style="list-style-type: none"> (a) Customer's declaration (b) Statutory declaration (c) Letter from employer (d) Bank statements (e) Payslips (f) Others <p>The Bank reserves the right to rescind the financial assistance granted to customer, if documentary evidence provided is found to be unsatisfactory.</p>
16.	How is the profit charges to be calculated for taking the financial assistance post deferment period?	<ol style="list-style-type: none"> 1. For fixed rate financing except Automobile Financing-i, profit will be charged on the deferred principal. 2. For floating rate financing, profit will continue to be accrued on the outstanding principal during the extension period.
17.	To whom may I engage with if I am interested in the additional financial assistance?	<p>Customer may reach out to the Bank via our official channels as follows:</p> <ul style="list-style-type: none"> (a) Our official Covid-19 Financial Relief page at https://www.alrajhibank.com.my/page/financial-relief (b) Email to defermentpackage@alrajhibank.com.my (c) Call our Customer Care Consultant at 03-2332 6000

The above FAQ shall be updated as at 7 August 2020. Any further revision or updates will be published in the Bank's Covid-19 Financial Relief page at <https://www.alrajhibank.com.my/page/financial-relief>

Kindly contact:

Customer Care Consultant

Tel: **03-2332 6000** or E-mail to: defermentpackage@alrajhibank.com.my

Website – Covid-19 Financial Relief page

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