

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 in the form of an extension of the present BNM automatic deferment of up to six (6) months. 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.
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?	<p>The Bank offers financial assistance to eligible customers in the form of an extension to the deferment of financing instalment servicing for a further six (6) months.</p> <p>Customer is required to resume the monthly instalment amount after the expiry of the extension based on the agreed terms provided by the bank.</p>
9.	May I request additional financial assistance more than as specified above?	<p>For additional financial assistance other than what is specified above, customer may approach the Bank to discuss other forms of financial assistance.</p> <p>Bank shall review the request on a case-to-case basis and subject to the Bank's approval process.</p>
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?	<p>The eligible products include:</p> <ul style="list-style-type: none"> (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?	<p>The charges that may be incurred by the customer includes but is not limited to the stamp duty fee, takaful charges and legal charges.</p> <p>Except for Automobile Financing-i, deferment of instalment servicing for all other fixed rate financing will be subjected to additional profit.</p>
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.

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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 at least one 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 is updated as at 1 October 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

<https://www.alrajhibank.com.my/page/financial-relief>

Soalan Lazim – Bantuan Kewangan Selepas Tempoh Penangguhan

NO	Soalan	Jawapan
1.	Memandangkan moratorium secara automatik dibawah Bank Negara Malaysia akan berakhir pada 30 September 2020, adakah pihak Bank akan menawarkan bantuan kewangan tambahan seperti lanjutan penangguhan pembayaran ansuran bulanan?	Ya, pihak Bank akan menawarkan bantuan kewangan tambahan kepada pelanggan yang layak dan terkesan dengan pandemik COVID-19
2.	Adakah bantuan kewangan tambahan berbeza daripada penangguhan automatik Bank Negara Malaysia yang diumumkan pada Mac 2020?	Ya, bantuan kewangan tambahan termasuk dalam bentuk penangguhan sehingga enam (6) bulan melebihi daripada penangguhan automatik Bank Negara Malaysia. Pihak Bank juga mungkin menawarkan bantuan kewangan yang lain mengikut keperluan pelanggan.
3.	Adakah bantuan kewangan selepas 30 September 2020 automatik?	Tidak.
4.	Siapakah yang layak untuk bantuan kewangan selepas tempoh penangguhan?	<p>Secara amnya, pelanggan yang mengalami masalah kewangan terkesan daripada pandemik COVID-19 mungkin layak untuk bantuan kewangan tambahan. Pelanggan tersebut terdiri daripada :</p> <ul style="list-style-type: none"> (a) Individu yang hilang pekerjaan dalam tahun 2020 dan kekal tanpa pekerjaan sewaktu memohon bantuan kewangan (b) Individu yang pendapatannya dikurangkan dalam tahun 2020 disebabkan COVID-19 (c) Individu yang diberi cuti tanpa gaji dalam tempoh yang lama <p>Pelanggan di atas perlu juga memenuhi kelayakan berikut:</p> <ul style="list-style-type: none"> a) Prinsipal dan/atau keuntungan tidak tertunggak melebihi sembilan puluh (90) hari pada tarikh memohon bantuan; b) Pembiayaan dalam mata wang Ringgit Malaysia; dan c) Permohonan untuk bantuan kewangan daripada pelanggan diterima pada atau sebelum 30 Jun 2021 <p>Perkara di atas dikenali secara keseluruhan sebagai "Kriteria Kelayakan"</p> <p>Sekiranya Kriteria Kelayakan dipenuhi, pelanggan yang layak adalah berikut:</p> <ul style="list-style-type: none"> a) Pelanggan yang masih di dalam moratorium secara automatik b) Pelanggan yang telah memilih untuk keluar dari moratorium secara automatik

		c) Pelanggan yang tidak layak untuk moratorium secara automatik
5.	Sekarang saya masih mengganggu yang mana sebelum ini saya bekerja dibawah notis kontrak/bekerja sendiri. Adakah saya layak untuk bantuan kewangan tambahan?	Ya, sekiranya Kriteria Kelayakan di atas telah dipenuhi.
6.	Sekarang saya telah diisytiharkan muflis, adakah saya layak untuk bantuan kewangan?	Pelanggan yang telah diisytiharkan muflis tidak layak untuk bantuan kewangan tambahan.
7.	Sebelum ini saya telah memilih untuk keluar dari pakej penangguhan 6 bulan automatik BNM. Walau bagaimanapun, baru-baru saya menghadapi masalah untuk membayar ansuran disebabkan pandemic COVID-19. Adakah saya layak untuk bantuan kewangan tambahan?	Ya, sekiranya Kriteria Kelayakan di atas telah dipenuhi.
8.	Apakah bantuan kewangan yang ada selepas tempoh penangguhan?	<p>Pihak Bank menawarkan bantuan kewangan kepada pelanggan yang layak di dalam bentuk lanjutan pada penangguhan ansuran bulanan sebanyak enam (6) bulan.</p> <p>Pelanggan perlu membayar semula ansuran bulanan selepas tamat tempoh lanjutan berdasarkan terma-terma yang diberikan oleh pihak Bank.</p>
9.	Boleh saya memohon bantuan kewangan tambahan melebihi daripada apa yang telah dimaklumkan di atas?	<p>Untuk bantuan kewangan tambahan selain daripada apa yang telah dimaklumkan di atas, pelanggan boleh menghubungi pihak Bank untuk berbincang tentang bantuan kewangan yang lain.</p> <p>Pihak Bank akan membuat penilaian mengikut setiap kes dan tertakluk dengan proses persetujuan oleh pihak Bank.</p>
10.	Disebabkan pandemik COVID-19, gaji bulanan saya direndahkan sebanyak 20%. Apakah bentuk bantuan kewangan tambahan yang saya layak?	Sila rujuk Soalan 8 di atas.

11.	Apakah produk-produk yang layak untuk bantuan kewangan tambahan?	Produk-produk yang layak termasuk yang berikut: (a) Pembiayaan Peribadi-i (selain dari Koperasi dan Coshare) (b) Pembiayaan Peribadi-i dibawah Koperasi (c) Pembiayaan Peribadi-i dibawah Coshare (d) Pembiayaan Kenderaan-i (e) Pembiayaan Hartanah-i Berkadar Boleh Ubah (f) Pembiayaan Hartanah-i Berkadar Tetap
12.	Sekiranya saya layak untuk bantuan kewangan tambahan, apakah fi dan caj yang mungkin dikenakan?	Caj-caj yang mungkin dikenakan kepada pelanggan termasuk tetapi tidak terhad pada fi duti setem, caj takaful dan caj guaman. Selain daripada Pembiayaan Kenderaan-i, penangguhan ansuran untuk pembiayaan berkadar tetap yang lain akan tertakluk dengan keuntungan tambahan.
13.	Adakah rekod CCRIS saya akan terjejas sekiranya saya bersetuju dengan bantuan kewangan tambahan?	Tidak, rekod pelanggan tidak akan terjejas akibat daripada bantuan kewangan yang diberikan.
14.	Bilakah saya boleh menghantar permohonan bagi bantuan kewangan tambahan?	Pelanggan boleh menghubungi pihak Bank untuk bantuan kewangan tambahan mulai 7 Ogos 2020 sehingga 30 Jun 2021.
15.	Apakah yang perlu saya buat untuk memohon bantuan kewangan tambahan?	Pelanggan perlu melengkapkan Borang Bantuan Kewangan dan menyediakan sekurang-kurangnya salah satu bukti dokumentasi bagi membuktikan Kriteria Kelayakan yang telah dipenuhi. Bukti-bukti dokumentasi termasuk yang berikut: (a) Akaun pelanggan (b) Akaun berkanun (c) Surat dari majikan (d) Penyata bank (e) Penyata gaji (f) Lain-lain Pihak Bank berhak untuk membatalkan bantuan kewangan yang telah diberikan kepada pelanggan sekiranya bukti dokumentasi yang diberikan didapati tidak memuaskan.
16.	Bagaimanakah caj keuntungan dikira bagi bantuan kewangan yang di ambil?	1. Bagi pembiayaan berkadar tetap selain Pembiayaan Kenderaan-i, keuntungan dicaj berdasarkan prinsipal yang tertanggung. 2. Bagi pembiayaan berkadar boleh ubah, keuntungan akan terus diakru berdasarkan baki prinsipal semasa tempoh penangguhan.

17.	Dengan siapakah saya perlu hubungi sekiranya saya berminat dengan bantuan kewangan tambahan?	Pelanggan boleh menghubungi pihak Bank melalui saluran rasmi kami yang berikut: (a) Halaman rasmi COVID-19 “Financial Relief” di https://www.alrajhibank.com.my/page/financial-relief (b) Emel kepada defermentpackage@alrajhibank.com.my (c) Hubungi Perunding Khidmat Pelanggan kami di 03-2332 6000
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Soalan lazim di atas telah dikemas kini pada 1 Oktober 2020. Sebarang semakan atau kemas kini akan diterbitkan di halaman rasmi COVID-19 “Financial Relief” di <https://www.alrajhibank.com.my/page/financialrelief>

Sila hubungi:

Perunding Khidmat Pelanggan

Tel: 03-2332 6000 atau emel ke: defermentpackage@alrajhibank.com.my

Halaman sesawang – COVID-19 Financial Relief

<https://www.alrajhibank.com.my/page/financial-relief>