

TERMS & CONDITIONS FOR CIMB FLOOD RELIEF ASSISTANCE PLAN

General Terms

- A. The following terms and conditions shall apply for the CIMB Flood Relief Assistance Plan (“**Flood Relief Plan**”) which is available from 26 December 2023 onwards to individual borrower(s)/customer(s) who are affected by the floods in Malaysia and have a:
- (i) Property Loan/Financing;
 - (ii) Personal loan/financing, including ASB Financing;
 - (iii) Credit card/-i; and
 - (iv) Auto Financing,
- each a “**Facility**”.

B. The Bank refers to CIMB Bank Berhad or CIMB Islamic Bank Berhad, being the financial institution granting the Facility to you.

C. You will enjoy short-term financial relief but your total financing cost will be higher. If your financial circumstances improve, you may at any time request for a revision to the payment terms of the Facility in order to reduce the total cost of your Facility by contacting the Bank.

D. The Prevailing Interest/Profit Rate for the Facility shall remain the same.

If the interest/profit rate on the Facility is tied to the Standardised Base Rate (“SBR”) or Base Rate (“BR”) or Base Lending Rate (“BLR”)/Base Financing Rate (“BFR”), please note the SBR/BR/BLR/BFR are subject to change from time to time as displayed at the Bank's branches and/or posted on the Bank's website.

E. If you are currently enrolled in a different payment relief programme, it will cease immediately once this Flood Relief Plan starts. The remaining repayment/payment terms will resume once this plan ends.

F. The Bank will assess your application for the Flood Relief Plan and will notify you to confirm your participation in the Flood Relief Plan. For Auto Financing, a Variation Agreement must be executed and your account details updated by the Bank before the Flood Relief Plan is effective for your account.

G. If the Bank discovers that you have given false, misleading or incomplete information in your application for this Flood Relief Plan, the Bank may change or modify your payment terms or cancel your participation in the Flood Relief Plan.

H. Your application and participation in this Flood Relief Plan shall bind all joint accountholders jointly and severally. You shall inform all security parties of your acceptance of these terms and conditions to ensure that they are aware of these terms and conditions and of your participation in this Flood Relief Plan.

- I. The Bank may terminate the Flood Relief Plan at any time by giving notice on its website.
- J. If you miss your monthly instalments at any time resulting in your account being in arrears for 90 days or more, you agree that the Bank may offer you a customised solution more suitable for your financial circumstances, which may include sharing your loan/financing details with AKPK on managing your debt and allowing AKPK to access your CCRIS information.
- K. CIMB's auto fund transfer assigned to the Facility account will be stopped during the Payment Relief Period/Deferment Period (as defined below). If there are any standing instructions for the Facility account, you will need to update your standing instructions accordingly.
- L. If there is a default in payment, the Bank shall be entitled to act on, or enforce any of its rights or remedies granted under the Facility documents and any act or omission by the Bank shall not operate as a waiver of the Bank's rights and remedies under the Facility documents.
- M. All other terms and conditions in the existing Facility and security documents shall remain in full force and effect.

Specific Terms for Property Loan/Financing and ASB Financing

1. No payment is required to be made for up to six (6) months starting from the month immediately after confirmation of your participation in the Flood Relief Plan ("**Payment Relief Period**") which will be notified to you.
2. You are required to resume payment of your monthly instalments after the end of the Payment Relief Period.
3. As a measure to ease the financial burden of its borrowers/customers, the Bank will not compound any interest/profit accrued during the Payment Relief Period. Interest/Profit will still be charged on the Facility during the Payment Relief Period and payment for the accrued interest/profit must be made after the Payment Relief Period.
4. After the end of the Payment Relief Period, payments made will be applied towards the following:
 - Interest/Profit (including accrued interest/profit); and
 - Principal Facility amount.
5. (a) All arrears, total accrued interest/profit, miscellaneous and other charges before commencement of the Payment Relief Period, if any, will be carried forward and added to the total debt obligation of the Facility. However, the total accrued interest/profit will not be added to the outstanding principal amount of the Facility and will not be compounded. Miscellaneous and other charges, if any, are required to be settled before or at the end of the Facility tenure.



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(b) For Facility with CIMB Islamic Bank Berhad, no new *aqad* needs to be performed and the total amount payable shall not exceed the Bank's Selling/Sale Price.

6. If there is a change in SBR/BR/BLR/BFR after the end of the Payment Relief Period, your monthly instalment will be re-calculated and adjusted accordingly.
7. The Facility tenure will not be extended. As such, you may be required to pay a higher final payment amount at the end of the Facility tenure.

Specific Terms for Personal Loan/Financing

1. No payment is required to be made for up to six (6) months starting from the month immediately after confirmation of your participation in the Flood Relief Plan ("**Payment Relief Period**") which will be notified to you.
2. You are required to resume payment of your monthly instalments after the end of the Payment Relief Period.
3. As a measure to ease the financial burden of its borrowers/customers, the Bank will not compound any interest/profit accrued during the Payment Relief Period. Interest/Profit will still be charged on the Facility during the Payment Relief Period and payment for the accrued interest/profit must be made after the Payment Relief Period.

After the end of the Payment Relief Period, payments made will be applied towards the following:

- Interest/Profit (including accrued interest/profit); and
 - Principal Facility amount.
4. All arrears, total accrued interest/profit, miscellaneous and other charges before commencement of the Payment Relief Period, if any, will be carried forward and added to the total debt obligation of the Facility. The total accrued interest/profit, miscellaneous and other charges, if any, will not be added to the outstanding principal amount of the Facility and will not be compounded. Miscellaneous and other charges, if any, are required to be settled before or at the end of the Facility tenure.
 5. (a) For Facility with CIMB Bank Berhad, the Facility tenure will not be extended. As such, you may be required to pay a higher final payment amount at the end of the Facility tenure which will include your final instalment and any overdue amounts.

(b) For Facility with CIMB Islamic Bank Berhad, the Facility maturity date will be adjusted up to 6 months to accommodate the monthly instalments. You may be required to pay a higher final payment amount which will include your final instalment and any overdue amounts.



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Specific Terms for Credit Card/-i

1. No payment is required to be made for up to six (6) months starting from the month immediately after confirmation of your participation in the Flood Relief Plan (“**Payment Relief Period**”) which will be notified to you.
2. You are required to resume payment of your monthly minimum payment after the end of the Payment Relief Period.
3. Interest/Facility Charges will continue to be charged on the Credit Card/-i Facility during the Payment Relief Period and will be posted into Credit Card/-i account upon the completion of the Payment Relief Period.
4. The Credit Card/-i Facility will be suspended during the Payment Relief Period. This means that any auto-billings from your Credit Card/-i account for payments such as utilities, telcos, insurance premium/takaful contribution, etc. cannot be carried out throughout the Payment Relief Period.
5. For existing rescheduled and restructured Credit Card/-i accounts, the Facility tenure will be extended up to 6 months.

Specific Terms for Auto Financing

1. You must sign a Variation Agreement with your guarantor (if any) and your account details updated by the Bank before the Flood Relief Plan is effective for your account.
2. No payment is required to be made for up to six (6) months ("Deferment Period") starting from the month stated in the Variation Agreement. Accordingly, the period of hiring will be extended by six (6) months (“Extension Period”).
3. You are required to resume payment of your monthly instalments after the end of the Deferment Period.
4. Terms charges will still be charged during the Deferment Period and any terms charges accrued during the Deferment Period will not be compounded.
5. There will be additional terms charges that will be charged for participating in this Flood Relief Plan based on the Annual Percentage Rate stated in the Variation Agreement, remaining tenure (in years), the principal portion of your monthly instalment at the commencement of the Deferment Period and the Extension Period. The additional terms charges will be included in your final instalment payment. In the event of early settlement, this sum will be pro-rated.