

CIMB COVID-19 BEREAVEMENT SUPPORT PROGRAMME - FOR INDIVIDUAL CUSTOMERS

13 April 2020

No.	Question	Answer
1	What is the CIMB COVID-19 Bereavement Support Programme for Individual Customers (the “ Programme ”)?	It is an initiative by CIMB Bank Berhad and CIMB Islamic Bank Berhad (“ CIMB ”) to grant financial support to our customers, or their immediate family members, who have fallen victim to COVID-19. A total of RM2 million grant has been allocated by CIMB to fund this Programme. It is a commitment from CIMB to provide support to the community during difficult times.
2	How is this Programme different from the six-month moratorium and other relief measures announced by Bank Negara Malaysia (“ BNM ”) and CIMB so far?	This Programme is an “add-on” to the 6-month temporary deferment or suspension of financing payment obligation packages, as announced by BNM on 24 March 2020 (“ BNM’s Moratorium Programme ”), as well as all other existing relief programmes introduced by CIMB to our individual customers to date (i.e. 6-month Moratorium for Individuals, Relief Programme for Credit Card/-i(s), and Handling of Pembiayaan Peribadi Sektor Awam-i).
3	Who qualifies for the Programme?	<p>The Programme is open to individuals who satisfy the criteria below: -</p> <ul style="list-style-type: none"> • An immediate family member¹ (“Eligible Immediate Family Member”) of an Eligible Customer² who has passed on in Malaysia due to COVID-19 on or before 31 December 2020 (“Deceased Customer”); or • An Eligible Customer² whose immediate family member¹ has passed on in Malaysia due to COVID-19 on or before 31 December 2020 (“Deceased Immediate Family Member”). <p><u>Note:</u></p> <p>¹ An immediate family member means the spouse, children or parents of the deceased, whose relationship can be proven via a marriage certificate or birth certificate. For the avoidance of doubt, the immediate family member may or may not necessarily be a CIMB’s customer.</p> <p>² An Eligible Customer refers to an existing customer of CIMB as at 13 April 2020 till to date with any of the following with CIMB:</p> <ul style="list-style-type: none"> • current account/-i/savings account/-i(s) with positive balance and the account(s) is not dormant; or • credit card/-i(s) with usage in the last six (6) months; or • loan(s)/financing facility(ies); <p>And none of the Eligible Customer’s account(s) or facility(ies) with CIMB are in arrears of more than 90 days at the point of application for the Programme.</p>
4	How many applications	Only one application will be allowed for each bereavement. Benefits

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	does CIMB accept for each deceased?	under the Programme will be given on a gratuitous and goodwill basis and applications will be processed by CIMB at its sole discretion. CIMB reserves the right to reject any application which is not in compliance with its requirements and/or where insufficient information or supporting documents are given.
5	What are the benefits under the Programme?	A number of financial support measures may be provided to the Eligible Immediate Family Member/Eligible Customer under the Programme. These include, among others, cash contribution of RM5,000 to defray the funeral expenses and another RM2,000 to pay for the outstanding bills owing by the Deceased Customer/Deceased Immediate Family Member. CIMB may also grant a waiver of outstanding fees and charges, and write-off debts on selected products of the Deceased Customer, subject to a cap.
6	How do I apply for the benefits under the Programme? What are the documents required?	<p>The Eligible Immediate Family Member/Eligible Customer can inform us and submit the following supporting documents via our dedicated email at covidcare@cimb.com:</p> <ul style="list-style-type: none"> • Death certificate of the Deceased Customer/Deceased Immediate Family Member • Hospital treatment report or other reports, issued by the Malaysian government, confirming that the Deceased Customer/Deceased Immediate Family Member was a COVID-19 patient or that his/her cause of death was COVID-19 • Eligible Immediate Family Member/Eligible Customer's NRIC or passport • Proof of relationship between the Deceased Customer/Deceased Immediate Family Member and Eligible Immediate Family Member/Eligible Customer, i.e. copy of a marriage certificate or birth certificate only • Application Form completed and signed by the Eligible Immediate Family Member/Eligible Customer <p>We will reply and confirm receipt of your email within two (2) working days. We will then reach out to you again on your application status (successful or unsuccessful) within five (5) working days upon receipt of all the required information and supporting documents.</p>
7	How long does this Programme last? When do I need to submit my application by?	<p>The Programme will run from 13 April 2020 to 31 December 2020 or until the RM2 million grant is fully exhausted, whichever is earlier.</p> <p>If the Deceased Customer/Deceased Immediate Family Member passed away on or before 13 April 2020, the application must be submitted to us by 13 May 2020.</p> <p>If the Deceased Customer/Deceased Immediate Family Member</p>

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		passed away after 13 April 2020 but on or before 31 December 2020, the application must be submitted to us within 30 days of the date of death.
8	What if the Eligible Immediate Family Member/Eligible Customer is unable to read or fill up the Application Form?	We would encourage the Eligible Immediate Family Member/Eligible Customer to seek assistance from someone whom he or she can rely on to complete the Application Form and to send it to us with the supporting documents via email. This is part of our effort to minimise physical interaction and avoid close contact during this critical period of time.