

**CIMB Re-Engagement Payment Assistance Survey (“Survey”)**

15 FEBRUARY 2023

No.	Question	Answer
1	What is the CIMB Re-Engagement Payment Assistance Survey?	<p>As things return to normal, we remain committed to do what is right for you. We are re-engaging with you through a survey to understand your financial situation and whether you are considering updating your payment terms to reduce your total cost of borrowing / financing in the long run.</p> <p>You may visit our website and search for “Kurang” to take a survey and let us know if you would like to reduce the total cost of borrowing/financing.</p> <p>Upon completing the Survey, you will receive a call from our colleagues within <b>7 working days</b> to confirm your response and proceed with your application, should you be interested.</p>
2	Why is the Bank sending me an SMS?	<p>We are engaging with you through an SMS. This SMS will be sent to selected customers who meet the eligibility criteria (refer Q3).</p> <p>If you are interested to know more about this survey or wish to participate, visit our website and search for &lt;Kurang&gt; to take the survey and let us know if you would like to reduce your total cost of borrowing/financing.</p> <p>The Survey will only take less than 5 minutes of your time and will not require you to provide any account information, login credentials or supporting documents.</p>
3	Who are eligible for this Survey?	This Survey is open to customers who participated in any of our various payment assistance programmes.
4	Which facilities are part of this Survey?	<p>The facilities included in this Survey are:</p> <ul style="list-style-type: none"> <li>• Property Financing</li> <li>• Amanah Saham Bumiputera (ASB) Financing</li> <li>• Personal Financing (Xpress Cash Financing, Xpress Cash Financing-i, Cash Plus Personal</li> </ul>

		<p>Loan &amp; Cash Plus Financing-i, Awam-i Financing)</p> <ul style="list-style-type: none"> <li>• Auto Financing</li> <li>• Term Loan/Financing converted from credit card/-i balances under any restructuring &amp; rescheduling.</li> </ul>
5	What are the available options in the Survey?	<p>You may select either one of the following options to reduce your total cost of borrowing/financing with CIMB:</p> <ul style="list-style-type: none"> <li>• Option A: Increase monthly instalment amount; or</li> <li>• Option B: Bullet payment at the end of tenure</li> </ul>
6	When can I make the selection?	<p>Selection of the options in the Survey can be made from 15 February 2023 until 31 March 2023 (Refer Q7).</p> <p>The updated payment terms itself will start in the month after our colleague has contacted you via phone call and to whom you have confirmed your application.</p>
7	How do I apply?	<p>If you wish to participate or find out more about this Survey, you can:</p> <ul style="list-style-type: none"> <li>• Visit our CIMB website and search for “Kurang”; or</li> <li>• Call our Contact Centre at 03 6204 7788; or</li> <li>• Visit any of our CIMB branches.</li> </ul>
8	<p>Would I be able to update my payment terms for my loan/financing account(s) if I did not participate in any of CIMB’s payment assistance programmes before?</p> <p>Can I relook at my instalment amount if I have not participated in any of these programmes?</p>	<p>If you’re interested in reducing your overall loan/financing cost, you can:</p> <ul style="list-style-type: none"> <li>• Call our Contact Centre at 03 6204 7788; or</li> <li>• Visit any of our CIMB branches.</li> </ul>
9	I have submitted the survey, what should I do next?	<p>Upon completing the survey, you will receive a call from our colleagues within <b>7 working days</b> to confirm your response and proceed with your application, should you be interested.</p>

<b>10</b>	I have more than one loan/financing product with CIMB, will it be applicable for all loans/financing or just selected ones?	If you're interested in reducing your overall loan/financing cost, please indicate which product in the Survey and our colleague will validate with you when they call you.
<b>11</b>	I have a 1 month unpaid monthly payment, can I participate?	Yes, you can if you meet the eligibility criteria. Refer to Q3.
<b>12</b>	What about my auto fund transfer or standing instructions?	If there are any standing instructions with CIMB or other banks, you will need to update your standing instructions accordingly with your respective Bank(s).  If you have an existing CIMB auto fund transfer set up, it will be updated as per the option selected unless notified by CIMB.
<b>13</b>	Will I be better or worse off if I were to update my payment terms?	We want you to make an informed decision. We have listed all the considerations in Tables A-D.
<b>14</b>	If my loan/financing account is under a joint account, would it be acceptable for one of us to participate on behalf of the account for this Survey?	Yes, however you will need to ensure that all parties are informed on the acceptance or any change of the terms and conditions in relation to updating of the payment terms of the loan/financing account(s).

**Table A: Property Financing and ASB Financing– Making an informed decision**

Options	Increase monthly instalments	Bullet payment at the end of tenure
Payments	<p>Your monthly instalment amount until the end of tenure will be increased.</p> <p>The total cost of financing may be reduced in line with the instalment amount that you are serving on your facility.</p>	<p>If you opt to reduce your borrowing/financing tenure, your monthly instalment amount will remain the same.</p> <p>However, this will lead to a higher final amount (bullet payment) to be paid at maturity. With this, you may be able to reduce your total cost of borrowing/financing due to the shortened tenure.</p>
Interest / profit to be paid	<p>For Conventional and Islamic Financing, the interest/profit portion may be reduced due to the increased amount in monthly instalments paid to your account.</p> <p>With this, the total cost of borrowing/financing may be reduced.</p> <p>For Islamic Financing, the profit to be served on the facility is capped at the Bank Selling Price.</p>	<p>For Conventional and Islamic Financing, the interest/profit is calculated based on the shortened remaining borrowing/financing tenure, prevailing interest/profit rate and remaining principal outstanding balance portion. Hence the interest/profit portion will be less.</p> <p>With this, the total cost of borrowing/financing may be reduced.</p>
Impact to you if you were to update your payment terms	<ul style="list-style-type: none"> <li>✓ Reduce your overall cost of borrowing/financing.</li> <li>✓ Increased monthly instalments will mean you have less cash on hand during this period.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Your monthly instalments will remain the same subject to changes in the effective interest/profit rate, however your borrowing/financing period will be shortened. This may reduce your overall cost of borrowing/financing.</li> <li>✓ You will be required to pay a higher final amount at maturity.</li> </ul>

**Table B: Personal Financing – Making an informed decision**

Options	Cash Plus Loan / Xpress Cash Loan (Conventional)		Cash Plus Financing / Xpress Cash Financing (Islamic)	
	Increase monthly instalments	Bullet payment at the end of tenure	Increase monthly instalments	Bullet payment at the end of tenure
Payments	<p>Your monthly instalment amount until the end of tenure will be increased, however your borrowing tenure will be reduced. With this, you will be able to reduce your total cost of borrowing due to the shortened tenure.</p> <p>For example, if you apply in February 2023, your updated monthly instalment amount will start in March 2023.</p>	<p>Your monthly instalment amount will remain the same and your borrowing tenure will be reduced. However, this will lead to a paying a higher final amount to be paid at maturity. With this, you will be able to reduce your total cost of borrowing due to the shortened tenure.</p> <p>For example, if you apply in February 2023, your monthly instalment will remain the same. However, your borrowing tenure will be shortened effective the following month, i.e. March 2023.</p>	<p>Your monthly instalment amount until the end of tenure will be increased, however your financing tenure will be reduced. With this, you will be able to reduce your total cost of financing due to the shortened tenure.</p> <p>For example, if you apply in February 2023, your updated monthly instalment amount will start in March 2023.</p>	<p>Your monthly instalment amount will remain the same and your financing tenure will be reduced. However, this will lead to a higher final amount (bullet payment) to be paid at maturity. With this, you will be able to reduce your total cost of financing due to the shortened period of financing.</p> <p>For example, if you apply in February 2023, your monthly instalment amount will remain the same. However, your financing tenure will be shortened effective the following month, i.e. March 2023.</p>
Interest / profit to be paid	Your total financing cost will be reduced due to the shortened period.	<p>You are required to pay a higher final payment amount (bullet payment) at the end of the tenure.</p> <p>With this, the total cost of borrowing/financing may be reduced.</p>	Your total financing cost will be reduced due to the shortened period.	<p>You are required to pay a higher final payment amount (bullet payment) at the end of the tenure.</p> <p>With this, the total cost of borrowing/financing may be reduced.</p>
Impact to you if you were to update your payment terms	✓ Reduce your overall cost of borrowing due to shortened borrowing/financing tenure.	✓ Your monthly instalments will remain the same, however your borrowing period will be shortened.	✓ Reduce your overall cost of financing due to shortened financing tenure.	✓ Your monthly instalments will remain the same, however your financing period will be shortened. This

	<ul style="list-style-type: none"> <li>✓ Increased monthly instalments will mean you have less cash on hand during this period.</li> </ul>	<p>This will reduce your overall cost of borrowing.</p> <ul style="list-style-type: none"> <li>✓ You will be required to pay a higher final amount at maturity.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Increased monthly instalments will mean you have less cash on hand during this period.</li> </ul>	<p>will reduce your overall cost of financing.</p> <ul style="list-style-type: none"> <li>✓ You will be required to pay a higher final amount at maturity.</li> </ul>
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**Table C: Auto Financing – Making an informed decision**

Options	Increase monthly instalments	Bullet payment at the end of tenure
Payments	<p>Your monthly instalment amount until the end of tenure will be increased, however your borrowing/financing tenure will be reduced.</p> <p>You will be able to reduce your total cost of borrowing/financing due to the shortened period and increased instalment.</p> <p>We will call you to discuss the potential savings once you respond to our notification or submit a request with us.</p> <p>For example, if you apply in February 2023, your updated monthly instalment will only come into effect after you and your guarantor (if any) have signed the Variation Agreement and we have updated the account details.</p>	<p>Your monthly instalment amount will remain the same and your borrowing/financing tenure will be reduced. However, this will lead to a higher final amount (bullet payment) to be paid at maturity.</p> <p>You will be able to reduce your total cost of borrowing/financing due to the shortened period. We will call you to discuss the potential savings once you respond to our notification or submit a request with us.</p> <p>For example, if you apply in February 2023, your updated maturity date will only come into effect after you and your guarantor (if any) have signed the Variation Agreement and we have updated the account details.</p>
Interest / profit to be paid	<p>You may see total interest/profit savings depending on the increased monthly instalments and shortened period of borrowing/financing.</p>	<p>You may see total interest/profit savings depending on the shortened period of borrowing/financing.</p> <p>With this, the total cost of borrowing/financing may be reduced.</p>
Impact to you if you were to update your payment terms	<ul style="list-style-type: none"> <li>✓ Reduce your overall cost of borrowing/financing as above.</li> <li>✓ Increased monthly instalments will mean you have less cash on hand during this period.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Reduce your overall cost of borrowing/financing as above.</li> <li>✓ You will be required to pay a higher final amount at maturity.</li> </ul>

**Table D: Term Loans/Financing converted from credit card/-i balances – Making an informed decision**

Options	Increase monthly instalments	Bullet payment at the end of tenure
Payments	<p>Your monthly instalment amount until the end of tenure will be increased, however your Term Loan/Financing tenure will be reduced. With this, you will be able to reduce your total cost of financing (for Conventional Term Loans) due to the shortened period.</p> <p>For example, if you apply in February 2023, your updated monthly instalment will start in March 2023.</p>	<p>Your monthly instalment amount will remain the same and your borrowing/financing tenure will be reduced. However, this will lead to a higher final amount (bullet payment) to be paid at maturity. With this, you will be able to reduce your total cost of borrowing/financing due to the shortened period of borrowing/financing.</p> <p>For example, if you apply in February 2023, your monthly instalment amount will remain the same. However, your loan/financing tenure will be shortened effective the following month i.e. March 2023.</p>
Interest / facility charges to be paid	<p>For Conventional Term Loans, your total financing cost will be reduced.</p> <p>For Islamic Term Financing, there are no additional facility charges, hence a reduction in the total financing cost is not applicable.</p>	<p>You are required to pay a higher final payment amount (bullet payment) at the end of the tenure.</p> <p>With this, the total cost of financing may be reduced.</p>
Impact to you if you were to update your payment schedule	<ul style="list-style-type: none"> <li>✓ Reduce your overall cost of financing due to the shortened Term Loan tenure.</li> <li>✓ Increased monthly instalments will mean you have less cash on hand during this period.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Your monthly instalments will remain the same, however your financing period will be shortened. This will reduce your overall cost of financing (for Conventional Term Loans).</li> <li>✓ You will be required to pay a higher final amount at settlement.</li> </ul>