

**CIMB EXPANDED TARGETED PAYMENT ASSISTANCE (ETPA) - FOR MICROENTERPRISE**

22 NOV 2020

No.	Question	Answer
1	How will CIMB help its customers?	<p>The 6-month automatic moratorium has ended on 30 September 2020. We have moved to a targeted payment assistance approach and provide relief options to customers who are most affected, please refer to our Financial Relief Assistance Programme in CIMB website.</p> <p>Following the announcement by the Finance Minister of Malaysia during the 2021 Budget speech on 6 November 2020, we are expanding our targeted payment assistance to cover individuals in the B40 group and Microenterprise</p>
2	Who will be eligible for this programme?	<p>This programme is available to Microenterprises, as defined by SME Corporation Malaysia. This will include business entities across all sectors with:</p> <ul style="list-style-type: none"> <li>• Sales turnover of less than RM300,000 or</li> <li>• Less than 5 full time employees</li> </ul>
3	Which facilities are eligible under this programme?	<p>The Assistance is applicable to the facilities listed below:</p> <ul style="list-style-type: none"> <li>• Term loan/financing</li> <li>• Term financing that have been converted from trade bills/Islamic trade bills, Bank Guarantees/Kafallah or Overdraft/Cashline-i facilities</li> <li>• Special Relief Facility/-i</li> <li>• Hire Purchase extended to Non Individuals (SME)</li> <li>• Blanket Hire Purchase</li> <li>• Block Discount Hire Purchase</li> </ul> <p>Trade financing facilities may be eligible for deferment, depending on whether the features of these facilities allow for extension in tenure.</p> <p>The Facility must meet the below requirements.</p> <ul style="list-style-type: none"> <li>• Approved before 1 October 2020</li> <li>• Approved value of up to RM150,000 per facility</li> </ul>

		<ul style="list-style-type: none"> <li>• Not in arrears exceeding 90 days as at date of application.</li> </ul>
4	What are the features of the Expanded Targeted Assistance Programme?	<p>The following options are available.</p> <ul style="list-style-type: none"> <li>• <b>Option 1:</b> 3-month deferment of instalments. Please note interest/profit will continue to accrue on deferred amount.</li> <li>• <b>Option 2:</b> A 50% reduction in instalment amount for 6 months. Please note interest/profit will continue to accrue on deferred amount.</li> </ul>
5	When will this programme start?	The assistance will be available to eligible customers for selection from 23 November 2020 until 30 June 2021.
6	Are there any important points that I should take note of before applying?	Please take note that monthly payment amount and/or financing tenure will be adjusted to reflect the higher overall financing cost.
7	When will the deferment commence?	The deferment/revised instalment will commence from the next month's instalment upon approval.
8	How do I apply for this programme?	<p>To apply, visit <a href="http://www.cimb.com.my/frac">www.cimb.com.my/frac</a> Select Expanded Targeted Payment Assistance for Microenterprise and click on the registration link.</p> <p>We will contact you within 5 business days.</p> <p>For Hire Purchase-Non Individual (SME), Block Discounting and Blanket Hire Purchase, please contact our Auto Finance Centres. Contact details are available at <a href="https://www.cimb.com.my/en/personal/help-support/branch-locator.html">https://www.cimb.com.my/en/personal/help-support/branch-locator.html</a></p>
9	Do I need to submit documents to apply for this programme?	No documents need to be submitted.
10	Would I be able to apply for this programme if I did not participate in the 6-months moratorium programme (April to September 2020)?	Yes, you can apply for this programme.

<b>11</b>	If I have applied for CIMB Payment Assistance Programme before, will I still be eligible to apply for this?	Yes, you may apply for this programme.
<b>12</b>	Can I apply for the existing CIMB Payment Assistance Programme for SMEs?	Yes, the Payment Assistance Programme for SMEs will continue to be available.  For information on the programme and to apply, please visit <a href="http://www.cimb.com.my/frap">www.cimb.com.my/frap</a>