

EXPANDED TARGETED PAYMENT ASSISTANCE (ETPA) FOR B40 SEGMENT

21 NOVEMBER 2020

Pembiayaan Peribadi Sektor Awam-i

No.	Question	Answer
1	Is the Awam-i Financing eligible for the Expanded Targeted Payment Assistance?	<p>Yes, this Programme is open to customers who are categorized as B40 and registered in the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) database and meet the following criteria:</p> <ul style="list-style-type: none"> i. B40 households (with monthly income less or equal to RM4,000); or ii. B40 singles (with monthly income less or equal to RM2,000). iii. Loan/Financing not more than 90 days past due when applying; and iv. Loan/Financing is in Ringgit Malaysia denomination.
2	What are the options for Awam-i under this Programme?	<p>The following assistance will be provided to eligible customers/facilities upon confirmation of assistance required by customers.</p> <ul style="list-style-type: none"> • Option 1: 3-month deferment of instalments. Please note profit will continue to accrue on the deferred amount; or • Option 2: 50% reduction of instalments for 6 months. Please note profit will continue to accrue on the deferred amount. <p><i>Note: You may only make one selection from the options above and once your selection is made, it cannot be changed.</i></p>
3	How do I apply for this Programme?	<p>If you wish to know more about or apply for this Programme, you can:</p> <ul style="list-style-type: none"> • Visit any CIMB branch, or • Call our Contact Centre at 03 6204 7788
4	When will this programme start?	<p>Selection of the options under the programme can be made from 23 November 2020 until 30 June 2021.</p> <p>The programme itself will start in the month after your application.</p>
5	Do I need to inform my employer / Koperasi / BPA on my enrolment in the Programme?	<p>There is no need to inform your employer as the salary deduction will continue as normal.</p> <p>The Bank will refund the deduction on a monthly basis based on the options selected.</p> <p>Option 1: 3-month deferment of instalments</p>

		<p>The bank will refund the full instalment amount for 3 consecutive months from your effective date.</p> <p>Option 2: 50% reduction in instalments for 6 months The bank will refund the 50% instalment amount for 6 consecutive months from your effective date.</p>
6	Why is CIMB unable to stop the salary deduction for Awam-i ?	<p>All salary deductions are done by the payment arrangers (i.e. Koperasi/non-koperasi) via the BIRO Angkasa system as per the earlier agreement with consent from customers who have chosen to take up the Awam-i financing facility.</p> <p>The Bank will refund the deduction upon receiving the payment from payment arrangers (i.e. koperasi/non-koperasi) on a monthly basis in accordance to the option you selected.</p>
7	How do I get my monthly refund from CIMB Bank?	<p>For the eligible and enrolled ETPA, the refunds will be credited to a valid current/savings account, as per the arrangement below:</p> <p>i. Group 1: Customers with an active CIMB Current/Savings Account/-i The refund will be credited into your CIMB current or savings account, within 5 working days of receiving the payment from the payment arranger/deduction partner.</p> <p>ii. Group 2:</p> <ul style="list-style-type: none"> • Customers without CIMB Current/Savings Account/-i • CIMB Account holder but the account is now dormant <p>You will need to submit the details of an active account in your name. (Refer to Q7). The refund will be credited to this account via Inter Bank Giro (IBG). This process may take between 7-10 working days from the day we receive the funds from the payment arranger / deduction partner.</p> <p>ii. Group 3: Customers who do not submit their account details In this case, refunds will be credited into the financing account as an advanced payment. We will refund the customer when we receive the account details. This process may take between 7-10 working days.</p>
8	How can I submit my IBG (Non CIMB) Current or Savings Account/-i details for the refund?	<p>We need the details of an active Current/ Saving Account/-i to refund the salary deduction. This account can be with CIMB or any other Financial Institution.</p> <p>You just need to ensure the following:</p>

		<ul style="list-style-type: none"> • account number is correct, • account is active and is a 1st party Current or Savings Account/-i i.e. in your name and • able to receive a credit via IBG. <p>There are several ways to submit the details of your Current or Savings Account/-i to us.</p> <p><u>Option 1 – Contact our Call Centre at 03-6204 7788</u></p> <p><u>Option 2 – Visit any of our CIMB branches</u></p> <p>For Option 1 and 2, kindly ensure that you have your IBG Current or Savings Account/-i's details with you, when you call or visit any of our branches to submit this request.</p> <p>If you have previously participated in our 6 months moratorium programme, we will use the account details provided earlier. Should your CIMB Current/Savings Account/-i or IBG Current or Savings Account/-i's details are not available, we will contact you.</p>
9	Where can I obtain my Awam-i financing account number?	You may log on to CIMB Clicks, call our contact centre or visit any of our branches.
10	Will I receive a notification if the refund is completed?	We will keep you updated on the status of the refund via an SMS notification.
11	What will happen if I chose Option 1 and share my IBG Current or Savings Accounts/-i's information later? Will I get my refund?	We will refund the 3 month advance payment in your financing account into your CIMB or IBG Current or Savings Account/-i.
12	What will happen if I chose Option 2 and share my IBG Current or Savings Accounts/-i's information later? Will I get my refund?	We will refund the 6 month (50% payment) advance payment in your financing account into your CIMB or IBG Current or Savings Account/-i.

13	Must I submit a refund request every month to my IBG current or savings account?	No, you only need to submit your option once. For subsequent months, the refund will be credited into the same IBG current or savings account until the end of the option selected.
14	Will I get my refund for the 2% service fee?	No, we will only refund the payment for the financing instalment into your CIMB current or savings account or your IBG current or savings account.
15	When can I get my refund?	We will process the refund into your CIMB or IBG Current or Savings Account/-i upon receiving the files from the Koperasi/non-koperasi partner. You will be notified via SMS upon successful refund.