

**CIMB EXPANDED TARGETED PAYMENT ASSISTANCE PROGRAMME (“Programme”)
For B40 individuals and customers registered in the Bantuan Sara Hidup (BSH) database**

21 NOVEMBER 2020

No.	Question	Answer
1	How will CIMB help its customers?	<p>The 6-month automatic moratorium ended on 30 September 2020. We have moved to a targeted assistance approach to provide relief options to customers who are most affected.</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 called the CIMB Expanded Targeted Payment Assistance.</p> <p>We encourage customers from non-B40, who are facing financial difficulties in servicing their commitments, to reach out to us.</p>
2	Who will be eligible for this Programme?	<p>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> <ol 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.
3	Which facilities are eligible under this Programme?	<p>Eligible facilities approved before 1 October 2020:</p> <ul style="list-style-type: none"> • Property Financing • Personal Financing • Auto Financing • Term Financing converted from credit card balances under any restructuring & rescheduling or CIMB Relief Programme for Credit Cards (refer to exclusions below) • Amanah Saham Bumiputera Financing <p>Non eligible facilities:</p>

		<ul style="list-style-type: none"> Balance Conversion Programme for Credit Cards <p><i>Note: Only Option 1 is applicable for Property financing under progressive release.</i></p>
4	What are the features of the 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 interest/profit will continue to accrue on the deferred amount; or Option 2: 50% reduction of instalments for 6 months. Please note, interest/profit will continue to accrue on the deferred amount. <p>Assistance is also available for affected customers who do not fall into the categories stated in Q2, on a case by case basis. We encourage all such customers who are facing financial difficulties in servicing their commitments to reach out to us.</p> <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>
5	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>
6	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
7	Do I need to submit documents to apply for this Programme?	No.
8	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 if you meet the eligibility criteria (refer to Q2).

9	If I have applied for a payment assistance programme before, will I still be eligible to apply for this?	Yes, you can apply for this Programme if you meet the eligibility. Refer to Q2. If you are currently enrolled in any payment assistance programme, you can apply for this programme once your existing programme is completed and you meet the eligibility within the programme period.
10	Can I participate in more than one programme at any time?	You can only participate in one programme at any time (refer to Q9).
11	My spouse is a B40 and I am not, will our joint facility be eligible for this Programme?	Yes, please reach out to us to apply (refer to Q6).
12	I have more than one loan/financing product with CIMB, will it be applicable for all loans/financing or just selected ones?	We will need you to let us know which loan/financing you need assistance with.
13	For Option 1 and Option 2, is the choice linked to employment status (i.e. job loss and reduction of income respectively)?	You can apply for this Programme if you meet the eligibility criteria (refer to Q2). There is no expectation for eligible customers to declare any job loss or income reduction.
14	I have a 1 month unpaid monthly payment, can I apply for this programme?	Yes, you can apply for this Programme if you meet the eligibility criteria (refer to Q2).
15	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. If you have any auto fund transfer-it will be updated as per the option selected unless notified by the Bank.
16	If I am not B40, can I apply for this Programme?	No, but you are welcome to apply for our CIMB Targeted Payment Assistance Programme. For more information and to apply: <ul style="list-style-type: none"> • Go to www.cimb.com/covid19support; • Visit any CIMB branch; • Call our Contact Centre at 03 6204 7788; • Email us at covidcare@cimb.com

17	Am I better or worse off participating in this Programme?	We want you to make an informed decision. We have listed all the considerations in Tables A-D.
18	If my financial situation improves, am I allowed to continue to pay my monthly payment as usual?	Yes, we would recommend our customers contact us (refer Q16) as soon as possible should their financial condition improve and resume their monthly payment as usual. This will help customers reduce the overall cost of borrowing/financing.

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

Property Financing and ASB Financing	Expanded Targeted Payment Assistance for B40	
	3-month deferment of instalments	50% reduction of instalments for 6 months
Payments	<p>Instalments for the next 3-months are deferred. For example, if you apply in November, then you need not make payment from December 2020 until February 2021.</p> <p>You must resume payment after the 3-month period is completed. Using the same example above, you must resume your instalments from March 2021 instalment onwards.</p>	<p>50% reduction of instalments for 6-months. For example, if you apply in November, then your instalments from December 2020 until May 2021 will be reduced by 50%.</p> <p>You must resume payment of your full installment amount after the 6 months is completed. Using the same example above, your full instalment amount must be made in June 2021.</p>
Interest / profit to be paid	<p>The interest/profit portion will be accrued during the 3-months deferment instalment period.</p> <p>At the end of the 3-months, you will need to pay your full monthly instalment in accordance with your current monthly instalment. A notification letter will be sent to you in due course.</p>	<p>The reduced monthly payment to be paid in the next 6 months will first be applied to pay the interest/profit for the month, and then the principal balance.</p> <p>If the reduced monthly payment during these 6 months does not fully pay off interest/profit each month, the unpaid interest/profit will be accrued.</p> <p>At the end of the 6 months, you will need to pay your full monthly payment in accordance with your current monthly installment. A notification letter will be sent to you in due course.</p>
Unpaid monthly payments	<p>Unpaid monthly payments will be added to your loan/financing principal amount resulting in the principal amount being increased by the unpaid interest/profit quantum.</p> <p>For property loan/financing under progressive release, interest/profit <u>will not</u> be incorporated into your loan/financing principal amount and will be payable in the last payment of the facility.</p>	<p>Unpaid monthly payments will be added to your loan/financing principal amount resulting in the principal amount being increased by the unpaid interest/profit quantum.</p>
Tenure extension	No tenure extension. Your loan/financing tenure will remain the same.	No tenure extension. Your loan/financing tenure will remain the same.
Impact to you if you were to participate in this programme.	<ul style="list-style-type: none"> ✓ In the short term, you gain some relief as you will not need to pay for 3-months. ✓ Your total interest/profit will increase as you participated in the programme. 	<p>In the short term, you gain some relief as you pay a reduced amount.</p> <p>You pay more in the longer term due to the following reasons:</p>

	<ul style="list-style-type: none">✓ Your loan/financing tenure remains the same, you may be required to pay a higher final amount at maturity.	<ul style="list-style-type: none">✓ For the next 6 months, the reduced payment will be applied towards interest/profit, leaving a smaller amount to reduce your principal.✓ If the principal balance is reduced according to schedule, interest/profit will be charged on the reduced principal balance on a monthly basis.✓ If you take this up, the principal will be minimally reduced, meaning the interest/profit element for your loan/financing will be higher.✓ Your loan/financing tenure remains the same, you may be required to pay a higher final amount at maturity.
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Table B: Personal Financing – Making an informed decision

Type of Personal Financing loan/ financing	Cash Plus Loan / Xpress Cash Loan (Conventional)		Cash Plus Financing / Xpress Cash Financing (Islamic)	
	Programme Offer	3-month deferment of instalments	50% reduction of instalments for 6 months	3-month deferment of instalments
Payments	<p>Instalments for the next 3-months is deferred. For example, from December 2020 until February 2021.</p> <p>You must resume payment of your instalments after you have completed the 3-month instalment deferment period (e.g. March 2021).</p>	<p>50% reduction of instalments for 6-months for example, from December 2020 until May 2021.</p> <p>You must resume payment of the full instalment after you have completed the programme (eg: June 2021).</p>	<p>Instalments for the next 3-months is deferred. For example, from December 2020 until February 2021.</p> <p>You must resume payment after you have completed the 3-month deferred of instalments period (e.g. March 2021).</p>	<p>50% reduction of instalments for 6-months for example, from December 2020 until May 2021.</p> <p>You must resume full instalments after you have completed the programme (eg: June 2021).</p>
Interest / profit to be paid	<p>The interest portion will be accrued during the 3-month instalment deferment period.</p> <p>At the end of the 3-months, you will need to pay your full monthly instalment. A notification letter will be sent to you in due course.</p>	<p>The reduced monthly payment to be paid during the 6-months payment reduction period will first be applied to pay the interest for the month, and then the principal balance.</p> <p>At the end of the 6-months, you will need to pay your full instalment amount. A notification letter will be sent to you in due course.</p>	<p>The profit portion will be accrued during the 3-month deferment period. However, NO additional profit will be charged during this period.</p> <p>At the end of the 3-months, you will need to pay your full monthly instalment in accordance to your current monthly installment. A notification letter will be sent to you in due course.</p>	<p>The reduced monthly payment to be paid during the 6-months payment reduction period will first be applied to pay the profit for the month, and then the principal balance.</p> <p>At the end of the 6-months, you will need to pay your full monthly payment in accordance to your current monthly installment. A notification letter will be sent to you in due course.</p>
Tenure	Your loan tenure will remain the same. There may be a bullet payment at the end of the tenure.	Your loan tenure will remain the same. There may be a bullet payment at the end of the tenure.	Your financing tenure will be extended for another 3months.	Your financing tenure will be extended for another 3 months.

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<p>Impact to you if you were to participate in this programme.</p>	<ul style="list-style-type: none"> ✓ In the short term, you gain some relief as you will not need to pay for 3-months. ✓ Your total interest will increase as you participated in the programme 	<p>In the short term, you gain some relief as you pay a reduced amount.</p> <ul style="list-style-type: none"> ✓ For the next 6 months, the reduced payment will be applied towards interest, leaving a smaller amount to reduce your principal ✓ If the principal balance is reduced according to schedule, interest will be charged on the reduced principal balance on a monthly basis. ✓ If you take this up, the principal will be minimally reduced, meaning the interest element for your loan will be higher. 	<ul style="list-style-type: none"> ✓ Your payment will resume after you have completed the 3-month deferment of instalmentperiod. ✓ Your financing tenure date will be increased by 3months. 	<ul style="list-style-type: none"> ✓ In the short term, you gain some relief as you pay a reduced amount. ✓ For the next 6 months, the reduced payment will be applied towards profit, leaving a smaller amount to reduce your principal and you are paying over a longer time. ✓ Your financing tenure will be extended by 3months.
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Table C: Auto Financing – Making an informed decision

Type of Auto Financing	3-month deferment of instalments	50% reduction of instalments for 6 months
Payments	<p>Instalments for the next 3-months is deferred. For example, from December 2020 until February 2021.</p> <p>You must resume payment of your instalments after you have completed the 3-month instalment deferment period (e.g. March 2021).</p>	<p>50% reduction of instalments for 6-months for example, from December 2020 until May 2021.</p> <p>You must resume payment of your full instalments after you have completed the programme.</p>
Interest / profit (“Terms Charges”) to be paid	<ul style="list-style-type: none"> i. For Fixed Rate: No additional interest/profit will be charged. ii. For Variable Rate: Interest/Profit will continue to accrue during the 3-month instalment deferment period (e.g. from December 2020 to February 2021). It will be payable upon settlement of the Auto Financing account, where the amount will not exceed the total terms charges as stated in the hire purchase agreement. 	<ul style="list-style-type: none"> i. For Fixed Rate: No additional interest/profit will be charged. ii. For Variable Rate: Interest/Profit will continue to accrue during the 6-month payment reduction period. It will be payable upon settlement of the Auto Financing account, where the amount will not exceed the total terms charges as stated in the hire purchase agreement. <p>At the end of the 6-months, you will need to pay your full monthly payment in accordance to your current monthly instalment. A notification letter will be sent to you in due course.</p>
Tenure	Your loan/financing tenure will be extended for another 3-months.	Your loan/financing tenure will be extended for another 3-months.
Impact to you if you were to participate in this programme.	<ul style="list-style-type: none"> ✓ Your loan/financing tenure will be extended by 3-months. ✓ Your payment will commence after completing the 3-month instalment deferment period (e.g. March 2021). 	<p>In the short term you get some relief as you pay a reduced amount.</p> <ul style="list-style-type: none"> ✓ Your loan/financing tenure will be extended by 3-months. ✓ Your full payment will commence after completing the 6-month payment reduction period.

Table D: Term Loans/Financing converted from credit card balances excluding Balance Conversion Programme – Making an informed decision

Term Loans/Financing Converted from Credit Card Balances	3-month deferment of instalments	50% reduction of instalments for 6 months
Payments	<p>Instalments for the next 3-months are deferred. For example, from December 2020 until February 2021.</p> <p>Only applicable for term loans/financing converted under any restructuring & rescheduling or CIMB Credit Card Relief Programme for Credit Cards (excludes all Balance Conversion Programmes).</p> <p>You must resume payment after the 3-month instalment deferment period (e.g. March 2021). A notification letter will be sent to you in due course.</p>	<p>The reduced monthly payment to be paid during the 6 months reduction period (e.g. from December 2020 until May 2021) will first be applied to pay the interest for the month, and then the principal balance.</p> <p>Only applicable for term loans/financing converted under any restructuring & rescheduling or CIMB Credit Card Relief Programme for Credit Cards (excludes all Balance Conversion Programmes)</p> <p>At the end of the 6 months, you will need to pay your full monthly payment in accordance with your current monthly instalment. A notification letter will be sent to you in due course.</p>
Interest / facility charges to be paid	<p>For Term Loans, your total financing cost will be higher. Interest will continue to be charged on the latest outstanding balance during the 3-month deferred instalment period.</p> <p>For Islamic Term Financing, there will be no additional facility charges.</p>	<p>For Term Loans, your total financing cost will be higher. Interest will continue to be charged on the latest outstanding balance during the 6-month instalment reduction period.</p> <p>For Islamic Term Financing, there will be no additional facility charges.</p>
Tenure	Your term loan/financing tenure will be extended for a minimum of 3 months.	Your term loan/financing tenure will be extended for a minimum of 3 months.
Impact to you if you were to participate in this programme.	<ul style="list-style-type: none"> ✓ In the short term you get some relief as you do not need to make any payment for 3 months. ✓ For Term Loans, interest will continue to be charged on the latest outstanding balance so the total interest will be higher. ✓ For Islamic Term Financing-i, there will be no additional facility charges. ✓ Your payment will resume after completing the 3-month instalment deferment period. ✓ Your loan/financing tenure will be extended for a minimum of 3 months. 	<ul style="list-style-type: none"> ✓ In the short term you get some relief as you will pay a reduced amount for 6 months. ✓ For Term Loans, interest will continue to be charged on the latest outstanding balance so the total interest will be higher. ✓ For Islamic Term Financing-i, there will be no additional facility charges. ✓ The payment of your original monthly instalment will resume at the end of the 6 month instalment reduction period. ✓ Your loan/financing tenure will be extended for a minimum of 3months.

