

CIMB 6-MONTH MORATORIUM PROGRAMME – FOR INDIVIDUALS

22 MAY 2020

No.	Question	Answer
Section 1: Generic questions on moratorium/deferment of loan/financing		
1	What is a moratorium of loan or financing repayment?	<p>It is a deferment or suspension of loan/financing payment obligation (principal and interest/profit) for a limited period of time.</p> <p>During this period, borrowers/customers with loan/financing that meet the conditions do not need to make any payments, and no late payment charges or penalties will be imposed.</p>
2	Which loan/financing qualifies for the deferment?	<p>CIMB will provide a 6-month automatic moratorium for our Individual customers as long as the Loans/Financing with monthly instalments/scheduled payments are:</p> <ul style="list-style-type: none"> • not more than 90 days past due as at 1 April 2020; • in Ringgit Malaysia denomination.
3	Will there be a waiver of interest/profit or will I be charged interest/profit during the 6-month moratorium?	<p>Interest/profit will not be waived during the moratorium programme and will be charged but you are not required to make any payments until the end of the moratorium period. However, you will have to make payment for the accrued interest/profit in future.</p> <p>Interest on conventional loans will not be compounded during the moratorium period. For Islamic Financing, the profit will continue to be accrued during the moratorium period. Profit will not be compounded in line with Shariah principles. Loan/financing payments will resume after the moratorium period.</p>
4	Can I ask for more than 6 months deferment?	<p>The moratorium period is only for 6 months as announced by BNM. However, please let us know should you face difficulties in meeting payments after the 6-month moratorium period. You may do so by calling our Contact Centre.</p>
5	If I opt for the deferment, will my CCRIS records be adversely affected?	<p>No, there will be no impact to your CCRIS records.</p>
6	Do I need to apply?	<p>There is no action required on your part if you wish to participate as the bank will automatically enroll all eligible individual customers.</p>

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7	My loan/financing is in default, can I qualify?	<p>If your loan/financing is in default for 90 days or less and is in Ringgit Malaysia, then yes the account qualifies.</p> <p>Loans/financing accounts that are already more than 90 days in arrears will not qualify for the deferment. If so, you may call our Contact Centre for further discussion on options.</p>
8	Can loans under the rescheduling and restructuring (R&R) programme be eligible for the deferment package?	Loans/financing under R&R programme are also eligible for the deferment, subject to meeting the criteria.
9	Does the moratorium apply to newly approved/ newly disbursed/ progressively disbursed loans/financing?	<p>It applies to all loans/financing which are outstanding as at 1 April 2020.</p> <p>If your loan/financing is disbursed after 1 April 2020, you may apply for moratorium programme. Your request is subject to the bank's approval.</p>
Section 2: Additional Questions		
10	Will I still be eligible to apply for new loan/financing facilities during the moratorium?	Yes, you may apply for other loans/financing with CIMB. Your application is subject to the bank's credit approval.
11	CIMB rejected my application for the Retail Loan Relief Programme previously. Will I be eligible for moratorium?	You may be eligible subject to meeting the eligibility criteria of the programme.
12	Is this moratorium applicable for loans/financing applied before 1st April but disbursed after 1st April?	<p>For those loans/financing disbursed after 1 April 2020, the Bank will not be able to automatically enroll you for the 6-months moratorium program.</p> <p>However, you may apply and it will be subject to the Bank's approval.</p>
13	Is the moratorium extended to loans/financing under progressive release (for those loans/financing that are released progressively to developers	<p>Yes, it is applicable to loans/financing under progressive release.</p> <p>Interest/Profit during the Moratorium Period will continue to accrue, and the accrued interest/profit must be paid in full before the loan/financing is fully disbursed. If not, the monthly instalments that are paid (when the instalments commence) will</p>

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	in accordance with construction progress)?	be allocated to the accrued interest/profit until the accrued interest/profit is paid off in full.
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14	If I'm currently enrolled under the AKPK Programme, will I be eligible for this moratorium programme?	Yes, you are eligible for the programme. If you do not wish to participate or have further inquiries, please contact AKPK directly.
15	I refer to the recent announcement made by BNM on 30 April 2020 on the change of moratorium process for Hire Purchase and Fixed Rate Personal Loan/financing. I have a Fixed Rate personal loan/ financing with CIMB, is this impacted?	The latest BNM announcement is <u>only applicable</u> to CIMB Fixed Rate Auto Financing. Please refer to CIMB Auto Financing Moratorium Programme FAQs for updates on BNM's announcement dated 30 April 2020 on Fixed Rate Auto Financing Below are the updates on Fixed rate personal loan/ financing products from CIMB Bank & CIMB Islamic Bank: 1. Awam-i Financing, Xpress Cash Financing-i and Islamic Fixed Home Financing-i – On a good-will basis, CIMB will not be imposing any charges or additional profit for the 6 month moratorium 2. All other personal loan/ financing products – will not be impacted by the new update from BNM and will continue as per the current moratorium process announced on 1 st April 2020

Section 3 : Opt-Out Process

16	I want to continue with my loan/financing repayments. How do I opt-out of the automatic moratorium?	<p>If you wish to opt-out from the programme, you can make your request by sending an SMS to the Bank.</p> <p>OPTOUT<space>Last 4 Digit NRIC / Passport number <space> Loan/Financing Account Number</p> <p>The Bank will send a confirmation SMS to inform that your request to Opt-Out is successful. Please ensure you make the next monthly instalment as usual on the payment due date.</p> <p>You may also Opt-Out after 8 April 2020 by sending an SMS request to 62666 in the same format as above. If you do so, your monthly instalment will re-commence as reflected in the table below:</p> <table border="1" data-bbox="657 1682 1382 1833"> <thead> <tr> <th>Date of successful Opt-Out SMS to CIMB</th> <th>Next monthly payment date</th> </tr> </thead> <tbody> <tr> <td>31 March – 7 April 2020</td> <td>1 April 2020 onwards</td> </tr> </tbody> </table>	Date of successful Opt-Out SMS to CIMB	Next monthly payment date	31 March – 7 April 2020	1 April 2020 onwards
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		8 April – 24 April 2020	1 May 2020 onwards
		25 April – 24 May 2020	1 June 2020 onwards
		25 May – 24 June 2020	1 July 2020 onwards
		25 June – 24 July 2020	1 August 2020 onwards
		25 July – 24 August 2020	1 September 2020 onwards
17	I have multiple loans/financing, I only want the moratorium for some and don't want for others. What is the process?	<p>You have the flexibility to choose which account to remain in the programme and which account to opt-out of the moratorium. For each account, you must send an SMS request.</p> <p>Please refer to Q15 on the opt-out process.</p>	
Section 4: Payments Related			
No.	Question	Answer	
18	Can I send an SMS request to opt-out on 10 April 2020?	Yes, you may opt-out. Please refer to Q16 for your next payment schedule.	
19	I have sent an SMS request to opt-out, but I have changed my mind. Is it possible for me to participate in the programme?	Yes, you can. Please call our Contact Centre if you wish to participate in this programme.	
20	What should I do if the payment for my loan / financing is through an Auto Debit via a CIMB Account?	If the auto payment deduction from your account was signed up with CIMB, it will be automatically suspended effective 2 April 2020 and auto payment will be stopped throughout the moratorium period. It will resume on 1 October 2020 onwards.	
21	Will I be able to get a refund if payment for my loan/financing was auto-deducted on 1 April 2020?	<p>Yes, we will refund the payment to your CIMB Current/Savings account by 15 April 2020 if you wish to participate in the 6 month moratorium programme.</p> <p>For non-CIMB account, please contact your respective bank or institution to stop the standing instruction.</p>	
No.	Question	Answer	
22	What should I do if the payment for my loan / financing is through a scheduled Standing	You will need to login to CIMB Clicks to change the Scheduled Payment to 1 October 2020.	

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	Instruction that I set up in CIMB Clicks?	
23	What should I do if the payment for my loan / financing is through a scheduled Standing Instruction from another bank or institution?	Please contact the respective bank or institution to stop the standing instruction for the 6 month period.
24	What do I need to do if my payment due date for my loan/financing account changed to October 2020 in CIMB Clicks?	Absolutely nothing! As you are participating in the 6 month moratorium, your next payment due date has been automatically updated to October 2020.
25	If I'm currently enrolled for the 6 month moratorium programme, why do I see a 'current bill late charges' on my loan/financing account in CIMB Clicks?	These are accumulated late charges as of 31 March 2020, you will need to pay off these late charges.
26	I checked my account in CIMB Clicks recently and noticed that there was an amount under 'current bill charges', what is this and do I need to pay for this?	The amounts charged relate to fees charged to your loan/financing such as fire insurance, monthly fees etc, and you will need to pay off these charges.
27	If I'm currently enrolled for the 6 month moratorium programme, but I notice 'outstanding late charges' however no amount is shown for principal, interest and late charges in CIMB Clicks. Do I need to pay?	No. Your account is automatically enrolled for the 6 month moratorium programme and it was reflected on 10 April 2020. Due to this, a late charge was calculated from 1 to 9 April 2020, however you are not required to pay this amount. This amount will be reversed in June 2020.
No.	Question	Answer

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28	I noticed that my maturity date is different when I checked my account online, why did it change?	<p>For loan/financing accounts that are enrolled for 6 month automatic moratorium, the loan/financing tenure will be extended automatically to help ease your payment upon maturity of tenure.</p> <p>Please refer to Q32 for more information.</p>				
Section 5: Other questions relating to Loans/Financing						
29	I have already paid my instalment for the month of April 2020, what will happen to the payment?	<p>If you are participating in the 6 month moratorium and made your payment via auto debit, please refer to Q20.</p> <p>If you are participating in the 6 month moratorium and continued to make payment for your loan/financing, an SMS will be sent to you to confirm your participation.</p> <p>If you are opting out from 6 month programme, it will be part of your monthly instalment payment for your loan/financing.</p>				
30	Can I withdraw from my EPF to pay for my property?	EPF withdrawals will be guided by EPF statutory guidelines.				
31	If I made loan/financing payments during the moratorium period, can I withdraw it?	<p>Yes, you can withdraw your payment for SmartFlexi Property Financing and HomeFlexi Property Financing.</p> <p>For more information, please refer to our website www.cimb.com.my</p> <p>For other loans/financing, please refer to Q20.</p>				
32	Will the Bank impose any fees for me to enjoy this moratorium?	There will be no fees or charges imposed for this programme except for Fixed Rate Auto Financing, please refer to Q38.				
33	Will my loan/financing maturity change, if I were to opt for the moratorium?	<p>For Auto Financing, please refer to Q34.</p> <p>For Amanah Saham Bumiputera (ASB) financing or Property Financing, your loan/financing maturity will be extended up to 9 months for both conventional & Islamic. If your loan/financing tenure is currently at the maximum tenure of 35 years, it will be extended to a maximum of 6 months.</p> <p>For personal financing, your loan/financing maturity will be extended based on your account conduct for both conventional & Islamic.</p> <table border="1" data-bbox="657 1696 1393 1843"> <thead> <tr> <th data-bbox="657 1696 1109 1766">Conduct of Account</th> <th data-bbox="1109 1696 1393 1766">Loan/Financing will be extended by</th> </tr> </thead> <tbody> <tr> <td data-bbox="657 1766 1109 1843">Good conduct with up-to-date payments</td> <td data-bbox="1109 1766 1393 1843">6 months</td> </tr> </tbody> </table>	Conduct of Account	Loan/Financing will be extended by	Good conduct with up-to-date payments	6 months
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No.	Question	Answer								
34	Will my loan/financing monthly instalment amount increase after the 6 month moratorium?	<p>For Auto Financing, please refer to Q36.</p> <p>For ASB financing or property financing, your monthly instalment amount will be adjusted when there is a revision to the Base Rate/Base Lending Rate/Base Financing Rate. Otherwise, you may be required to pay a higher final amount at maturity resulting from the 6 month moratorium period.</p> <p>For personal financing, the monthly instalment amount will remain the same as the tenure/maturity is extended accordingly.</p> <p>Starting 1 October 2020, your monthly instalment will be allocated to clear the accrued 6 month moratorium interest/profit. Once the accrued interest/profit rate is cleared, your monthly instalment will revert to paying principal and interest/profit.</p>								
Section 6: Questions relating to Awam-i										
No.	Question	Answer								
35	Is the Awam-i Financing eligible for the 6-month automatic moratorium?	<p>Yes, all Awam-i Financing will be enrolled for the 6-month automatic moratorium programme as long as the monthly instalments/scheduled payments are:</p> <ul style="list-style-type: none"> not more than 90 days past due as at 1 April 2020; in Ringgit Malaysia denomination. <p>If you wish to opt-out from the programme, you can make your request by sending an SMS to the Bank.</p> <p>OPTOUT<space>Last 4 Digit NRIC / Passport number <space>Loan/Financing Account Number</p> <p>The Bank will send a confirmation SMS to inform that your request to Opt-Out is successful. Please ensure you make the next monthly instalment as usual on the payment due date.</p> <p>You may also Opt-Out after 8 April 2020 by sending an SMS request to 62666 in the same format as above. If you do so, your monthly instalment will re-commence as reflected in the table below:</p> <table border="1"> <tr> <td>Date of successful Opt-Out SMS to CIMB</td> <td>Next monthly payment date</td> </tr> </table>	Date of successful Opt-Out SMS to CIMB	Next monthly payment date						
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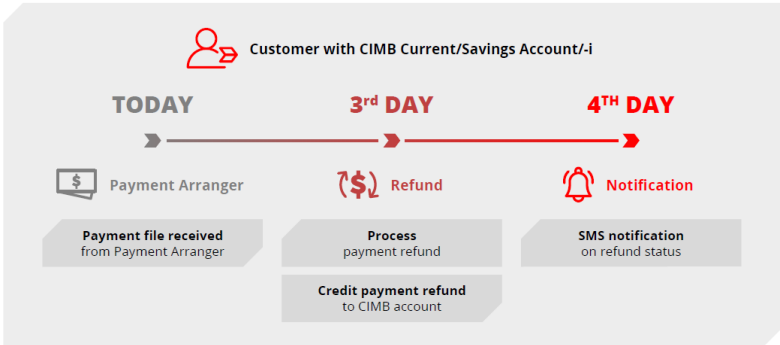
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36	Do I need to inform my employer / koperasi / BPA to stop or continue with deduction?	<p>There is no need to inform your employer.</p> <p>For customers who are enrolled for the 6-month moratorium, salary deductions will continue as normal. The Bank will refund the deductions upon receiving payment from payment arrangers (i.e koperasi /non-koperasi) on a monthly basis.</p>	
37	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>For customers who are enrolled for the 6-month moratorium, salary deductions will continue as normal. The Bank will refund the deduction upon receiving the payment from payment arrangers (i.e. koperasi/non-koperasi) on a monthly basis during the moratorium period from 1 April 2020 to 30 September 2020.</p>	
38	Will the salary deduction stop with the recent announcement from Suruhanjaya Koperasi Malaysia (SKM)?	<p>In line with Suruhanjaya Koperasi Malaysia's (SKM) announcement on 27 April 2020, BIRO Angkasa will stop salary deductions by payment arrangers (i.e koperasi) temporarily during the moratorium period (June to September 2020).</p> <p>For accounts under <u>koperasi</u>:</p> <ul style="list-style-type: none"> Your salary deductions will stop on a temporary basis during the moratorium period (June to September 2020). In view of this, refunds will not be required during this period. <p>For accounts under <u>non-koperasi</u>:</p> <ul style="list-style-type: none"> Salary deductions will continue as normal (refer to Q2). 	
39	Why can't the salary deduction stop for other payment arrangers (non-koperasi)?	<p>Non-koperasi are not members of SKM and therefore not bound by rules and regulations set by SKM.</p> <p>Salary deductions will continue 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>	

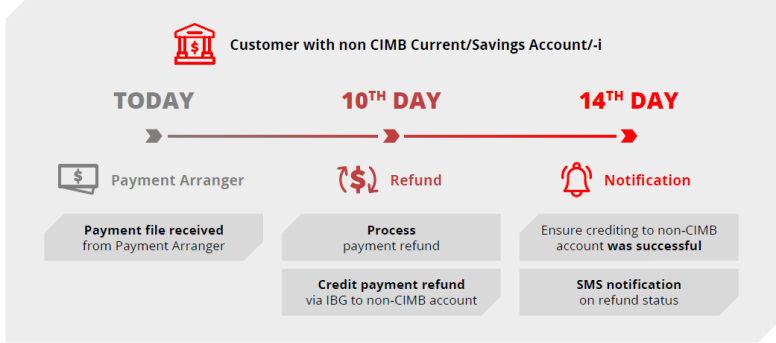
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40	How do I get my monthly salary refund from CIMB Bank?	<p>For the eligible and enrolled Awam-i financing, the refunds will be credited to a valid current/savings account, as per the arrangement below:</p> <p><u>Group 1:</u> Customers with an active CIMB Current/Savings Account/-i The refund will automatically be credited into your CIMB current or savings account, within 3 working days of receiving the payment from the payment arranger.</p> <p>Refer to Q10 for more information.</p> <p><u>Group 2:</u></p> <ul style="list-style-type: none"> • Customers without a CIMB Current/Savings Account/-i • Customers with a dormant CIMB Account <p>You will need to submit the details of an active account in your name. (Refer to Q2). The refund will be credited to this account via Inter Bank Giro (IBG). This process may take 7-10 working days from the day we receive the funds from the payment arranger.</p> <p>Refer to Q10 for more information.</p> <p><u>Group 3:</u> Customers who have not submitted their account details In this case, refund will be credited into the financing account as an advance payment. We will refund the customer once we have received the account details.</p>
41	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 only; and • able to receive a credit via IBG. <p>There are 3 ways to submit the details of your Current or Savings Account/-i details to us.</p> <p><u>Option 1 – Send an SMS to CIMB Bank</u> SMS to 62666 with the following: AW<space>”Your Awam-i Financing Account Number”<space>”Beneficiary Bank Code”<space>”Beneficiary Bank Account Number”</p>

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		<p>Example: AW 1234567890 08 114197231099</p> <p>The Bank will send a confirmation SMS to inform that your request for refund is successful. If you receive a reject message, please check your format and resend your SMS. If you still have any issues, please contact our Call Centre at 03-6204 7788.</p> <p><u>Option 2 – Contact our Call Centre at 03-6204 7788</u></p> <p><u>Option 3 – Visit any of our CIMB branches</u></p> <p><u>Option 4 – We will contact you</u> You may receive a call from 03-22036400 in the month of April 2020 to assist you in any queries on this process.</p> <p>For Options 2 and 3, kindly ensure that you have your current or savings account/-i details with you, when you call or visit any of our branches to submit this request.</p>
<p>42</p>	<p>Where can I obtain my Awam-i loan account number?</p>	<p>You may log on to CIMB Clicks, call our contact centre or visit any of our branches.</p>
<p>43</p>	<p>Will I get my refund for the 2% service fee?</p>	<p>The Bank has decided to reimburse the 2% charged by the payment arranger. This 2% shall be credited into your CIMB current or savings account or your IBG current or savings account.</p>
<p>44</p>	<p>When can I get my refund?</p>	<p>We will process the refund into your CIMB or IBG Current or Savings Account/-i upon receiving the files from Koperasi/non-koperasi partner.</p> <p>You will be notified via SMS upon successful refund.</p> <p><u>Illustration of refund processing</u></p> 

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		 <p>Customer with non CIMB Current/Savings Account/-i</p> <p>TODAY 10TH DAY 14TH DAY</p> <p>Payment Arranger Refund Notification</p> <p>Payment file received from Payment Arranger Process payment refund Ensure crediting to non-CIMB account was successful</p> <p>Credit payment refund via IBG to non-CIMB account SMS notification on refund status</p> <p>Disclaimer: Factors impacting this timeline are as follows: 1. Process of passing the payment details from the respective salary unit and BIRO Angkasa. 2. State salary deduction will usually take a longer period compared with AG based salary. 3. BIRO Angkasa processing window will usually take 2-3 working days. 4. Payment arrangers will require up to 1 working day to process the payment files before sending over to CIMB Bank.</p>
45	Will I receive a notification if the refund is completed?	We will keep you updated on the status of the refund via SMS.
46	What will happen if I only submit my IBG Current or Savings Accounts/-I's details 3 months after the start of this moratorium period on 1 st April? Will I get my refund?	<p>We will refund the 3 months advance payment parked in your financing account into your CIMB or IBG Current or Savings Account/-i.</p> <p>Do note that refunds will only be made if you are not in arrears exceeding 90 days as at 1st April 2020 and did not opt out of this programme.</p>
47	Must I submit a refund request every month to my IBG current or savings account?	No, you only need to submit your request once. For subsequent months, the refund will be credited into the same IBG current or savings account until the end of the moratorium programme.
48	With reference to the announcement made by BNM on 30 April 2020, will there be additional payment on the Awam-i which is on moratorium?	No, this revision is NOT applicable to CIMB Pembiayaan Peribadi Sektor Awam-i product. On a good-will basis, CIMB will not be imposing any charges or additional profit for the 6-month moratorium

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