

CIMB Payment Assistance Programme - FOR SMEs

30 JULY 2020

No.	Question	Answer
Payment Assistance Programme		
1	When will the 6-month automatic moratorium programme end?	The 6-month automatic moratorium programme will end on 30 September 2020.
2	What is the CIMB Payment Assistance Programme?	CIMB Payment Assistance Programme is designed to assist our business customers from the most impacted sectors.
3	Who can apply for the payment assistance?	We welcome applications from SMEs who are facing difficulties in meeting their payment commitments to loans/facilities with CIMB. All applications are subject to the bank's assessment and approval. For non-SME and corporate customers, please contact your Relationship Manager to discuss options.
4	If I did not apply for the 6-month automatic moratorium previously, can I apply for the CIMB Payment Assistance Programme?	Yes, you may apply for CIMB Payment Assistance Programme. Please note that all applications are subject to the bank's assessment and approval.
5	Which loans/financing will be included for this programme?	The CIMB Payment Assistance Programme is available for the following products for SME customers only: <ul style="list-style-type: none"> - Term Loan - Term Financing-i - Overdraft - Cash Line-i - All Trade Financing Products
6	What are the available options under the CIMB Payment Assistance Programme?	The available options under the CIMB Payment Assistance Programme are as below. <p><u>Term Loan/ Term Financing-i</u></p> <ul style="list-style-type: none"> - Pay only the interest/profit portion for up to 12 months <p><u>Overdraft/Cash Line-i</u></p> <ul style="list-style-type: none"> - Repayment period of up to 12 months for settlement of principal and interest/profit in excess. <p><u>All Trade Financing Products</u></p>

		<ul style="list-style-type: none"> - Convert outstanding trade bills to term loan/term financing-i with a maximum tenure of up to 5 years.
7	What action is required to participate in the programme?	<p>We will be reaching out to customers that are from the most impacted sectors, based on our records. We will be calling them in the coming weeks.</p> <p>If you have not received any call from us by 25th August 2020, please visit https://bizfinancing.cimb.com.my/ to register your interest with this easy 2-step process.</p> <ul style="list-style-type: none"> - Step 1: Fill in your details - Step 2: Upload your latest 6 months bank statement
8	How will I be informed on the payments details for my loan/financing?	We will be in touch with you within 3 working days from the date of your application to inform you of your payment details for your loan/financing.
9	How will I be informed of the status of my application?	<p>A notification of your application status will be sent to you within 10 working days upon receiving complete documentation by the bank.</p> <p>If your application is approved, we will issue you a Supplementary Letter of Offer (SLO).</p>
10	What action is required to accept the Supplementary Letter of Offer (SLO)?	<p>To accept the SLO, please sign the duplicate copy and return the SLO to the below address or your Relationship Manager within 7 working days from the date of the SLO, failing which the offer shall be deemed to have lapsed and ceased to be available for acceptance.</p> <p><i>CIMB Bank Berhad SME Banking, Credit Review & Business Support Level 23A, Menara CIMB No.1, Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Wilayah Persekutuan Kuala Lumpur</i></p> <p>For Sdn Bhd companies, please provide us a certified true copy of your Board of Directors resolution authorizing the acceptance of the SLO.</p>

11	What are some of the main points to note if I take the CIMB Payment Assistance Programme?	<p>Irrespective of which product you hold, the following will apply to you if you take up the CIMB Payment Assistance Programme.</p> <ol style="list-style-type: none"> 1. Interest/profit will be charged and accrued during the tenure of the programme. 2. Your revised repayment terms will start based on the date stated in your Supplementary Letter of Offer (SLO). 3. Late payment charges and penalties will apply should you miss your revised repayment.
12	I am currently enrolled in the 6-Months Automatic Moratorium Programme. What will happen to the accrued interest/profit charged during the moratorium period?	<p>The accrued interest/profit charged during the 6-month automatic moratorium will be added on to your principal balance.</p> <p>Your revised principal balance will be higher as it now includes the accrued interest/profit.</p>
13	What are my options if my application for the CIMB Payment Assistance Programme is not approved?	<p>You may apply for the Small Debt Resolution Scheme (SDRS) with Bank Negara Malaysia (BNM). Applicants can obtain the SDRS application form from:</p> <ul style="list-style-type: none"> • www.bnm.gov.my; or • www.smeinfo.com.my <p>Alternatively, you may seek assistance from the following agencies:</p> <p>For Sole Proprietors:</p> <ul style="list-style-type: none"> - Agensi Kaunseling & Pengurusan Kredit (AKPK) https://www.akpk.org.my/ <p>For all SMEs:</p> <ul style="list-style-type: none"> - MyKNP (Khidmat Nasihat Pembiayaan) www.myknp.com.my - CGC (Credit Guarantee Corporation Malaysia Berhad) www.cgc.com.my