

PAYMENT ASSISTANCE PROGRAMME – For Non-HP

9 JULY 2021

No.	Question	Answer
1	How will CIMB help its customers?	<p>Following the announcement by the Government of Malaysia on 28 June 2021, we have expanded our payment assistance programme.</p> <p>We have the following relief options available to help our customers:</p> <ul style="list-style-type: none"> • Option 1: 6-month moratorium (deferment of instalments); or • Option 2: 50% reduction in instalments for 6 months. <p>We encourage customers who are facing financial difficulties in servicing their commitments to reach out to us. Please be assured that any financial assistance taken will not affect your CCRIS (“Central Credit Reference Information System”) status.</p>
2	Who will be eligible for this Programme?	Any customer who is impacted by the pandemic.
3	Will I be automatically enrolled for this Programme?	<p>There is no automatic enrolment for this Programme. If you wish to participate, please contact us through the following channels:</p> <ul style="list-style-type: none"> • For immediate approval and a hassle free experience, key in your NRIC and 10 digit Financing Account Number in the eForm www.cimb.com.my/covid19support and follow the instructions on screen. • Alternately you may call our Contact Centre at 03 6204 7788 or visit any of our branches or email us at covidcare@cimb.com
4	Which loans/financing will be included for this programme?	<p>This programme is available for the following products:</p> <ul style="list-style-type: none"> • Property Loan / Financing (including progressive release*) • ASB Financing, • Personal Loan / Financing (Xpress Cash Loan, Xpress Cash Financing-i, Cash Plus Loan & Cash Plus financing-i, Pembiayaan Peribadi Sektor Awam-i). <p><i>*Only 6-months payment relief is applicable for Property financing under progressive release</i></p>

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5	What about Auto Financing, is it not part of this programme?	Auto Financing is part of our payment assistance programme, you may find more information under Payment Assistance Programme for Auto Financing on our website www.cimb.com.my/covid19support
6	What about Overdraft/ Cashline-i, is it not part of this programme?	Overdraft/ Cashline-i is part of our payment assistance programme, to participate please call our Contact Centre at 03 6204 7788 or visit any of our branches or email us at covidcare@cimb.com
7	My credit card account is still active. Will I be eligible for this programme?	No. There is another programme for Credit Card. You may find more information under Payment Assistance Programme for Credit Card on our website www.cimb.com.my/covid19support
8	When will this Programme start?	<p>Selection of the options under the Programme can be made from 7 July 2021 onwards. The relief will start in the month following your selection / confirmation of the options.</p> <p>If you apply for this Programme in July 2021 and wish to start the Programme in the same month, please let us know.</p>
9	I am currently enrolled in another Payment Relief programme, can I participate in this Programme?	Yes. However, please note that a financing account can be enrolled to only one payment relief programme at any given time.
10	I am enrolled in a programme which started in June 2021, can I participate in this programme?	<p>Yes. However, please note that you can participate in only one programme at any time. You have three options:</p> <ul style="list-style-type: none"> • Immediately switch to the Payment Assistance Programme and select one of the 2 options. Refer to Q1. • Wait until the end of your current programme and then participate in the Payment Assistance Programme, should it still be available for participation. • Contact us to discuss further assistance options. Refer to Q3.

No.	Question	Answer
11	Do I need to submit any documents to apply for this Programme?	No documents are required.
12	I have more than one loan/financing product with CIMB, will it be applicable for all loans/financing or just selected ones?	<p>We will require you to make separate submissions for each of the loan / financing accounts.</p> <p>For immediate approval and a hassle-free experience, submit your application online through the eForm available on our Covid-19 support page www.cimb.com.my/covid19support</p>
13	What about my auto fund transfer or standing instructions?	<p>If there are any standing instructions with CIMB or other banks, you will need to update your standing instructions accordingly with your respective Bank.</p> <p>If you have automatic fund transfer, it will be updated as per the option selected unless notified by the Bank.</p>
14	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 the Tables A-B.
15	Am I allowed to revise my monthly payment should my financial circumstances improve?	<p>Yes, we would recommend you to contact us as soon as possible when your financial circumstances improve.</p> <p>You may call our Contact Centre at 03 6204 7788 or visit any of our branches or email us at covidcare@cimb.com</p> <p>Please be reminded that revising your monthly payment will help to reduce the overall cost of borrowing/financing.</p>
16	I am unable to pay the final amount at the end of my loan/financing, can this amount be reduced?	We would recommend you to contact us as soon as possible to discuss payment options (e.g. extension of loan/financing tenure).
17	What happens if I have an Insurance / Takaful coverage for my Property / Personal / ASB Loan / Financing?	<p>The Insurance / Takaful coverage tenure for your Property / Personal / ASB Financing remains unchanged, irrespective of your participation in the various assistance programmes.</p> <p>There will be no automatic extension to your Insurance / Takaful coverage tenure in accordance to any extension to your loan/financing tenure because of the assistance programme (if applicable).</p>

		<p>Should there be an extension to your loan/financing tenure following the payment assistance, you may check if your coverage is sufficient by viewing your insurance/Takaful certificate.</p> <p>You may extend your coverage tenure to align with the extended loan/financing tenure by visiting any of our CIMB Branches or Mobile Sales Force – Retail & Enterprise Distribution Center (MSF RED).</p> <p>Please reach out to your respective Insurance/Takaful coverage provider if you did not obtain it from CIMB.</p>
<p>18</p>	<p>If I were to extend my Insurance / Takaful coverage tenure, will it increase my monthly loan / financing instalment payment?</p>	<p>There will be no impact on your monthly loan / financing instalment payment as the premium / contribution is paid directly by yourself to the Insurance Company / Takaful Operator.</p>

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

	Programme Offer	
	6-month moratorium (deferment of instalments)	50% reduction in instalments for 6 months
Payments	<p>Instalments for the next 6-months are deferred. For example, if you apply in July 2021, then you need not make payment from August 2021 until January 2022.</p> <p>You must resume payment after the 6-month period is completed. Using the same example above, you must resume your instalments from February 2022 instalment onwards.</p>	<p>Reduction of monthly payments for 6-months. For example, if you apply in July 2021, then your instalments from August 2021 until January 2022 will be reduced.</p> <p>You must resume payment of your full or revised installment amount after the 6 months is completed. Using the same example above, your revised installment amount must be made in February 2022 onwards.</p>
Interest / profit to be paid	<p>For Conventional and Islamic Financing, the interest/profit portion will be accrued and will not be compounded during the 6-month deferment instalment period.</p> <p>At the end of the 6-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 the interest/profit each month, the unpaid interest/profit will be accrued but will not be compounded.</p> <p>At the end of the 6 months, you will need to pay your full or revised monthly payment until the full settlement of your loan/financing account. A notification letter will be sent to you in due course.</p>
Unpaid monthly payments	<p>For Conventional loans, unpaid monthly payments before commencement of this programme 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 Financing under Islamic, unpaid monthly payments before commencement of this programme will not be incorporated into your financing principal amount.</p> <p>For property loan/financing under progressive release, interest/profit will not be incorporated into your loan/financing principal amount.</p>	<p>For Conventional loans, unpaid monthly payments before commencement of this programme 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 Financing under Islamic, unpaid monthly payments before commencement of this programme will not be incorporated into your financing principal amount.</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.	<p>In the short term, you gain some relief as you will not need to pay for 6-months.</p> <p>You pay more in the longer term due to the following reasons:</p> <ul style="list-style-type: none"> ✓ Your total interest/profit will increase as you participated in the programme. ✓ Your loan/financing tenure remains the same, you may be required to pay a higher final amount at maturity. ✓ At the end of your loan/financing tenure, you may be required to make a lump sum payment. 	<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"> ✓ For the next 6 months, the reduced payment will be applied towards interest/profit first, 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. ✓ At the end of your loan/financing tenure, you may be required to make a lump sum payment.

Table B: Personal Financing – Making an informed decision

Personal loan / Financing	Cash Plus Loan / Xpress Cash Loan (Conventional)		Cash Plus Financing / Xpress Cash Financing / Pembiayaan Peribadi Sektor Awam-i (Islamic)	
	6-month moratorium (deferment of instalments)	50% reduction in instalments for 6 months	6-month moratorium (deferment of instalments)	50% reduction in instalments for 6 months
Payments	<p>Instalments for the next 6-months is deferred. For example, if you apply in July 2021, then you need not make payment from August 2021 until January 2022.</p> <p>You must resume payment of your instalments after you have completed the 6-month instalment deferment period (e.g. February 2022).</p>	<p>50% reduction of instalments for 6-months for example, from August 2021 until January 2022.</p> <p>You must resume payment of the full instalment after you have completed the programme (e.g. February 2022).</p>	<p>Instalments for the next 6-months is deferred. For example, if you apply in July 2021, then you need not make payment from August 2021 until January 2022.</p> <p>You must resume payment of your instalments after you have completed the 6-month instalment deferment period (e.g. February 2022).</p>	<p>50% reduction of instalments for 6-months for example, from August 2021 until January 2022.</p> <p>You must resume full instalments after you have completed the programme (e.g. February 2022).</p>
Interest / profit to be paid	<p>The interest portion will be accrued during the 6-month deferment monthly payments period.</p> <p>At the end of the 6-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 during the 6-month 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 6-month deferment period. However, NO additional profit will be charged during this period.</p> <p>At the end of the 6-months, you will need to pay your full monthly instalment in accordance to your current 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-month payment reduction period will first be applied to pay the profit for the month, and then the principal balance. However, NO additional profit will be charged during this period</p> <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	<p>No tenure extension. Your loan tenure will remain the same.</p> <p>There may be a bullet payment at the end of the tenure.</p>	<p>No tenure extension. Your loan tenure will remain the same.</p> <p>There may be a bullet payment at the end of the tenure.</p>	<p>No tenure extension. Your financing tenure will remain the same.</p> <p>Only your maturity date will be adjusted.</p>	<p>No tenure extension. Your financing tenure will remain the same.</p> <p>Only your maturity date will be adjusted.</p>
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 6-months. ✓ Your total interest will increase as you participated in the programme. 	<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 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. 	<ul style="list-style-type: none"> ✓ In the short term, you gain some relief as you will not need to pay for 6-months. 	<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 and leaving a smaller amount to reduce your principal.

		✓ If you take this up, the principal will be minimally reduced, meaning the interest element for your loan will be higher.		
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