

CIMB Payment Assistance Programme - FOR Individual Overdraft/Cashline-i

30 OCTOBER 2020

No.	Question	Answer
CIMB Overdraft/Cashline-i Payment Assistance Programme		
1	Will the 6-month automatic moratorium programme be extended?	The 6-month automatic moratorium programme has ended on 30 September 2020.
2	What is the CIMB Overdraft/Cashline-i Payment Assistance Programme?	CIMB Overdraft /Cashline-i Payment Assistance Programme (“ Programme ”) is designed to assist our eligible Overdraft/Cashline-i customers.
3	Who will be eligible for the Programme?	This programme will be extended to Overdraft/Cashline-i customers who are enrolled in the 6-month automatic moratorium programme and their Overdraft/Cashline-i account is in excess of the approved limit. We will engage our customers and extend support where necessary.
4	How can I apply for this Programme?	Please contact our Consumer Contact Centre at 03 6204 7788 to discuss further on this Programme.
5	I am currently not enrolled in the 6-month automatic moratorium programme; will I still be eligible for the Programme?	This Programme is extended to Overdraft/Cashline-i customers who are enrolled in the 6-month automatic moratorium programme and whose Overdraft/Cashline-i account is in excess of the approved limit. If you are not enrolled in the 6-month automatic moratorium programme or are facing difficulties in settling your excess amount, please reach out to us to discuss payment assistance as soon as possible- Please note that all applications are subject to the bank’s assessment and approval.
6	What does the Programme entail?	The Programme gives customers a: <ul style="list-style-type: none"> • Temporary increase of Overdraft/Cashline-i limit, where the increase is equivalent to the excess of the approved limit; and • Payment period of up to 12 months with a fixed instalment amount for settlement of the temporary increase

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7	What will happen at the end of CIMB 6-month Moratorium Programme if I do not take up payment assistance?	If you do not take up the CIMB Overdraft/Cashline-i Payment Assistance Programme, please make payment of the amount in excess of the approved limit on or by 1 November 2020.
8	What are some of the main points to note if I take up the Programme?	<p>The following will apply to you if you take up the CIMB Overdraft/Cashline-i-Payment Assistance Programme.</p> <ol style="list-style-type: none"> 1. Your Overdraft/Cashline-i limit will be increased in October 2020 and payment of the temporary increased limit will start on 1 January 2021. The temporary increased limit will be reduced monthly over the next 12 months, bringing the limit back to the original approved limit at the end of the 12 months. 2. Interest/profit will continue to be charged on the total outstanding balance. 3. Excess Limit Interest/Profit will be charged on any amount in excess of the increased Overdraft/Cashline-i limit.
9	I am currently enrolled in the 6-Months Automatic Moratorium Programme. What will happen to the accrued interest/profit charged during the moratorium period?	The accrued interest/profit accumulated during the 6-month automatic moratorium will be added into your Overdraft/Cashline-i Account in October 2020, resulting in a higher outstanding amount then.