

TERMS AND CONDITIONS
CIMB Expanded Targeted Payment Assistance Programme for
Term Loans/Financing Converted from Credit Card/-i Balances
("Programme")

General Terms

- A. The following terms and conditions shall apply to the Programme which is available from 1 June 2021 to 31 December 2021, for individual borrower(s)/customer(s) who have a Term Loan/Financing Converted from Credit Card/-i Balances which were automatically converted under the CIMB Relief Programme for Credit Cards and/or rescheduled and restructured credit card accounts ("**Facility**") which is performing (not in arrears exceeding ninety (90) days) as at the date of application of the Programme and:
- (i) are in B40 category and registered in the *Bantuan Sara Hidup* (BSH) or *Bantuan Prihatin Rakyat* (BPR) database; and
 - (ii) are from B40 households (with monthly income less or equal to RM4,000); or are B40 singles (with monthly income less or equal to RM2,000).
- B. The Bank refers to CIMB Bank Berhad or CIMB Islamic Bank Berhad, being the financial institution granting the Facility to you.
- C. To apply for this Programme, you may:
- (i) call CIMB Consumer Call Centre at + 603 6204 7788; or
 - (ii) walk in to any CIMB branches.
- D. You may only make one (1) selection from the two (2) options below and once your selection is made, it cannot be changed.
- E. Your Facility tenure will be extended by a minimum of three (3) months.
- F. Fees and charges will continue to be charged as usual to the credit card/-i account(s). You are responsible to ensure settlement of the fees and charges.
- G. The Bank's rights and your existing obligations to continue making payment of the rest of the monthly instalments by the agreed dates are not affected. All other terms of your rescheduled and restructured account shall remain unchanged.

Specific Terms for Option 1: 3-month Deferment of Instalments

1. No payment is required to be made for three (3) months starting from the month immediately after confirmation of your participation in Option 1 of the Programme ("**3-Month Deferred Instalment Period**") which will be notified to you.

2. You are required to resume payment of your monthly instalments after the end of the 3-Month Deferred Instalment Period until full settlement of the Facility.
3. For the Term Loan, you will enjoy short term financial relief but 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.
4. For the Islamic Term Financing, there will be no additional facility charges. You will also enjoy short term financial relief during the 3-Month Deferred Instalment Period.
5. For auto debit from CIMB current/savings/-i account, the payment will be automatically suspended during the 3-Month Deferred Instalment Period. For Standing Instructions (“SI”), you will need to update the SI accordingly.
6. If payment of the monthly instalment is made during the 3-Month Deferred Instalment Period, such payment shall be treated as the usual monthly instalment for the Facility and will not be refunded/returned.

Specific Terms for Option 2: 50% Reduction in Instalments for 6 Months

1. Your monthly instalment will be reduced by 50% (“**Reduced Instalments**”) for six (6) months starting from the month immediately after confirmation of your participation in Option 2 of the Programme (“**50% Instalment Reduction Period**”), and which will be notified to you.
2. You must pay the Reduced Instalments during the 50% Instalment Reduction Period.
3. You are required to resume payment of your original monthly instalments after the end of 50% Instalment Reduction Period until full settlement of the Facility.
4. For the Term Loan, you will enjoy short term financial relief but your total financing cost will be higher. Interest will continue to be charged on the latest outstanding balance during the 50% Instalment Reduction Period.
5. For the Islamic Term Financing, there will be no additional facility charges. You will also enjoy short term financial relief during the 50% Instalment Reduction Period.
6. For auto debit from CIMB current/savings/-i account, the payment will be automatically suspended during the 50% Instalment Reduction Period. For Standing Instructions (“SI”), you will need to update the SI accordingly.
7. If payment of the original monthly instalment is made during the 50% Instalment Reduction Period, such payment shall be treated as the usual monthly instalment for the Facility and will not be refunded/returned.