

## **TERMS & CONDITIONS FOR CIMB EXPANDED TARGETED PAYMENT ASSISTANCE PROGRAMME FOR CASH PLUS PERSONAL LOAN (CONVENTIONAL)**

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### **General Terms**

- A. The following terms and conditions shall apply for CIMB Expanded Targeted Payment Assistance Programme (“**Programme**”) which is available from 23 November 2020 to 30 June 2021 to individual borrower(s)/customer(s) who have a Cash Plus Personal Loan (“**Facility**”) approved before 1 October 2020 and which is performing (not in arrears exceeding 90 days) as at 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; or
  - (ii) whose spouse is a BSH or BPR recipient.
- B. The Bank refers to CIMB Bank Berhad, being the financial institution granting the Facility to you.
- C. You may only make one selection from the 2 options below and once your selection is made, it cannot be changed.
- D. You will enjoy short term financial relief but your total financing cost will be higher.
- E. The prevailing interest rate for the Facility and the Facility tenure shall remain the same.
- F. At the end of the Facility tenure, you may be required to pay a higher final payment amount.
- G. If there is a default in payment, the Bank shall be entitled to act on, or enforce any of its rights or remedies granted under the Facility documents and any act or omission by the Bank shall not operate as a waiver of the Bank’s rights and remedies under the Facility documents.
- H. All other terms and conditions in the existing Facility and security documents shall remain in full force and effect.

### **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.
3. As a measure to ease the financial burden of its borrowers, under this Option 1, the Bank will not compound any interest accrued during the 3-Month Deferred Instalment Period. Interest will still be charged on the Facility during the 3-Month Deferred Instalment Period and payment for the accrued interest must be made after the 3-Month Deferred Instalment Period.

After the 3-Month Deferred Instalment Period, payments made will be applied towards payment for the following:

- Interest (including accrued interest); and
  - Principal amount of the Facility
4. All arrears and total accrued interest before commencement of the 3-Month Deferred Instalment Period, if any will be added into the outstanding principal amount of the Facility on commencement of the 3-Month Deferred Instalment Period.
  5. CIMB auto fund transfer assigned to the Facility account will be stopped during the 3-Month Deferred Instalment Period. If there are any standing instructions for the Facility account, you will need to update your standing instructions accordingly.

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

1. Your monthly instalment will be reduced by 50% (“**Reduced Instalments**”) for 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 for the next 6 months.
3. You are required to resume payment of your monthly instalments after the end of the 6 months 50% Instalment Reduction Period.
4. As a measure to ease the financial burden of its borrowers, under this Option 2, the Bank will not compound any interest accrued during the 50% Instalment Reduction Period. Interest will still be charged on the Facility during the 50% Instalment Reduction Period and after the 50%

Instalment Reduction Period, payments made will be applied towards payment for the following:

- Interest (including accrued interest); and
  - Principal amount of the Facility
5. All arrears and total accrued interest before commencement of the 50% Instalment Reduction Period, if any, will be added into the outstanding principal amount of the Facility on commencement of the 50% Instalment Reduction Period.
  6. CIMB auto fund transfer assigned to the Facility account will be updated accordingly during 50% Instalment Reduction Period. If there are any standing instructions for the Facility account, you will need to update your standing instructions accordingly.

## **TERMS & CONDITIONS FOR CIMB EXPANDED TARGETED PAYMENT ASSISTANCE PROGRAMME FOR PERSONAL FINANCING-i**

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### **General Terms**

- A. The following terms and conditions shall apply for CIMB Expanded Targeted Payment Assistance Programme (“**Programme**”) which is available from 23 November 2020 to 30 June 2021 to individual customer(s) who have a Personal Financing-i (“**Facility**”) approved before 1 October 2020 and which is performing (not in arrears exceeding 90 days) as at 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; or
  - (ii) whose spouse is a BSH or BPR recipient.
- B. The Bank refers to CIMB Islamic Bank Berhad, being the financial institution granting the Facility to you.
- C. You may only make one selection from the 2 options below and once your selection is made, it cannot be changed.
- D. The Facility maturity date will be adjusted by 3 months to accommodate the monthly instalments pursuant to the 2 options below. You may be required to pay a higher final payment amount at the end of the adjusted maturity date of the Facility.
- E. The Bank’s rights and your existing obligations under your agreement to continue making payment of the rest of the monthly instalments by the agreed dates are not affected.
- F. If there is a default in payment, the Bank shall be entitled to act on, or enforce any of its rights or remedies granted under the Facility documents and any act or omission by the Bank shall not operate as a waiver of the Bank’s rights and remedies under the Facility documents.
- G. All other terms and conditions in the existing Facility and security documents shall remain in full force and effect.
- H. Without prejudice to the other terms of the Programme, you shall inform your guarantor (if any) of your acceptance of these terms and conditions to ensure that such guarantor is aware of these terms and conditions and of your acceptance of it.

### **Specific Terms for Option 1: 3-Month Deferment of Instalments**

1. The Bank will grant you an indulgence to defer 3 months' instalments ("**Deferred Instalments**") starting from the month immediately after confirmation of your participation in Option 1 of this Programme ("**3-Month Deferred Instalment Period**") which will be notified to you.
2. This means that no payment is required to be made during the 3-Month Deferred Instalment Period.
3. The Deferred Instalments shall be payable within the three (3) months immediately after the maturity date of your existing Facility tenure and it will begin the month after the end of your existing Facility maturity date.
4. You are required to resume payment of your monthly instalments after the end of your 3-Month Deferred Instalment Period. The monthly instalment amount and due dates remain the same.
5. All arrears and total accrued profit before commencement of the 3-Month Deferred Instalment Period, if any, shall form part of the monthly instalment amount payable from the end of the 3-Month Deferred Instalment Period until the end of the adjusted maturity date of the Facility.
6. CIMB auto fund transfer or any payment standing instructions assigned to the Facility account will be stopped during the 3-Month Deferred Instalment Period. If there are any standing instructions for the Facility account, you will need to update your standing instructions accordingly.

### **Specific Terms for Option 2: 50% Reduction in Instalment for 6 Months**

1. The Bank will grant you an indulgence to pay 50% of your monthly instalment ("**Reduced Instalments**") for 6 months ("**50% Instalment Reduction Period**") starting from the month immediately after confirmation of your participation in Option 2 of this Programme which will be notified to you.
2. This means that you are only required to pay 50% of your current instalment amount during the 50% Instalment Reduction Period.
3. The Reduced Instalments paid during the 50% Instalment Reduction Period will first be applied to pay the profit for the month, and then the principal balance.
4. You are required to resume full payment of your monthly instalments at the end of your 50% Instalment Reduction Period until the end of the adjusted maturity date of the Facility. The monthly instalment amount and due dates remain the same.

5. All arrears and total accrued profit before commencement of the 50% Instalment Reduction Period, if any, shall form part of the monthly instalment amount payable from the end of the 50% Instalment Reduction Period until the end of the adjusted maturity date of the Facility.
  
6. CIMB auto fund transfer or any payment standing instructions assigned to the Facility account will be stopped during the 50% Instalment Reduction Period. If there are any standing instructions for the Facility account, you will need to update your standing instructions accordingly.