

Company borrowing/financing (EMM/EMM-i)

 Individual borrowing/financing (CPL/CPF-i)

**1.0 Customer Details**
 **For Company**

1.1 Company Name : \_\_\_\_\_

1.2 Registration Number : \_\_\_\_\_

1.3 Applicant Full Name/ Designation (Authorised/ Empowered Director/ Partner/ Sole-Proprietor) : \_\_\_\_\_

1.4 Applicant NRIC/ Passport Number : \_\_\_\_\_

1.5 Applicant Contact Number : \_\_\_\_\_

1.6 E-mail Address (if any) : \_\_\_\_\_

 **For Individual Customer**

1.7 Applicant Full Name : \_\_\_\_\_

1.8 Applicant NRIC/ Passport Number : \_\_\_\_\_

1.9 Applicant Contact Number : \_\_\_\_\_

1.10 E-mail Address (if any) : \_\_\_\_\_

1.11 Account/ Trade Bill Number Requiring TRA (Applicable to eligible loan/financing or Trade Bill notes link to this Account/ Bill Number) :

(i) _____	(iv) _____
(ii) _____	(v) _____
(iii) _____	(vi) _____

1.12 Request OPT-IN for TRA for the eligible Individual/ SME. (Please tick (√) one option) :

<input type="checkbox"/>	<b>Option 1 : 6-month deferment of repayment/payment</b> (Applicable for Loan/Financing or Trade Bill) The loan/financing repayment/payment will be deferred for 6 months. Following this deferment, upon resumption on the 7th month, the loan/financing repayment/payment amount will revert to the original amount with tenure extension of 6 months.
<input type="checkbox"/>	<b>Option 2 : 50% reduction of instalment for 6 months</b> (Applicable for Loan/Financing Only) The monthly instalment/payment amount will be reduced by 50% for 6 months after which, from the 7th month onwards, your monthly instalments/payments will be increased equally across the remaining months with tenure extension of 6 months.
<input type="checkbox"/>	<b>Others, please specify :</b> _____

**2.0 Declaration / Consent**

By submitting this form,

 **For Company**
 I/We hereby declare on behalf of the Company that:

- The Company's business is affected by the movement restrictions and I/we have difficulties meeting my/our repayment/payment obligations;
- The Company is not wound up or subject to an existing winding up petition/notice;
- The Company's loan/financing is presently not under rehabilitation with Credit Counselling and Debt Management Agency (AKPK);
- I/We declare that I/we am/are the duly authorised/empowered \*director/partner/sole-proprietor to request for opt-in of the above package; and
  - # I/We do not have a \*security party/guarantor/joint borrower for my loan/financing;
  - # My/Our guarantor is CGC/SJPP; OR
  - # I/We have obtained consent from the \*security party/guarantor/joint borrower/customer for my/our selected option.
- The security party(ies) and/or guarantor(s) is/are not undischarged bankrupt(s)/not wound up or subject to existing bankruptcy/winding up proceedings;
- Please tick only one box, whichever is applicable:
  - I/We hereby declare that there is no change in (i) my/our ownership structure, management, shareholders, partners and directors and (ii) the existing guarantor(s) and/or security party(ies) for my/our existing loan/financing facility(ies).
  - There is change in my/our ownership structure and management, shareholders, directors and/or partners. I/We hereby request to change the existing guarantor(s) of my/our loan/financing facility(ies). I/We will submit my/our repayment/payment assistance request in separate application after the Bank has approved the change of guarantor(s) and my/our completion of new documentation (including guarantee).
- I/We hereby declare that all information provided by me/us herein are correct.
- I/We make this declaration in full knowledge and awareness of the Bank's reliance on this declaration as a basis to grant the necessary approval.
- I/We agree that the Bank is entitled to use information provided by me/us herein, available to the Bank and/or sourced by the Bank from third parties for purpose of assessing my/our application herein.

 **For Individual Customer**
 I/We hereby declare that:

- My/Our loan/financing is presently not under rehabilitation with Credit Counselling and Debt Management Agency (AKPK);
- I/We am/are not an undischarged bankrupt or subject to a bankruptcy proceeding; and
  - # I/We do not have a \*security party/guarantor/joint borrower/customer for my/our loan/financing; OR
  - # I/We have obtained consent from the \*security party/guarantor/joint borrower/customer for my/our selected option.
- The security party(ies) and/or guarantor(s) is/are not undischarged bankrupt(s)/not wound up or subject to existing bankruptcy/winding up proceedings;
- I/We hereby declare that all information provided by me/us herein are correct.
- I/We make this declaration in full knowledge and awareness of the Bank's reliance on this declaration as a basis to grant the necessary approval.
- I/We agree that the Bank is entitled to use information provided by me/us herein, available to the Bank and/or sourced by the Bank from third parties for purpose of assessing my/our application herein.

**For Company/Individual Customer**

I/We understand that:

- Normal interest/profit will continue to be charged and accrued during the deferment period. This may result in my/our loan/financing tenure being extended. For Islamic Flat/Fixed rate financing, I/we am/are required to execute a Shariah contract with the Bank if my/our application is approved by the Bank;
- I/We have the option to engage the Bank to revise the monthly repayment/payment amount and/or schedule if my/our financials improve to reduce overall borrowing/financing costs;
- I/We agree to furnish the Bank with relevant information as may be required after my/our repayment/payment assistance has been approved;
- Where required, I/we need to sign relevant documents to complete the legal documentation, including those related to security parties and/or guarantors or joint accounts and/or variation agreements for Hire Purchase/Fixed rate loan/financing;
- The Bank reserves the right to modify/rescind the repayment/payment assistance if I/we have been found to have made false, misleading or incomplete representation in this application; and
- If I/we have missed my/our instalments that are due and unpaid in full by more than 90 days at the date of this application, I/we agree for the Bank to offer me/us a customised solution that is more suitable for my/our financial circumstances. This may include sharing my/our loan/financing details with AKPK for further financial advice on managing my/our debt and allowing AKPK to access my/our CCRIS information.

**You can contact our Business Banking Customer Service Centre Hotline at 603 8317 5200. Press "0" to speak to an officer, then press "1" to be directed to a line designated entirely to Repayment/Payment Assistance requests.**

**3.0 Signature by Customer**

I/We hereby confirm these Declarations are correct and agree to abide and be bound by these Declaration in respect of my/our request as stated above. I/We hereby confirm my/our request to OPT-IN for TRA for Individual/ SME herein.

Authorised Signatory(ies) &amp; Rubber Stamp (for Company Only)

 Name : \_\_\_\_\_  
 Date : \_\_\_\_\_

**4.0 For Bank Use only**

Attended / Verified by

 Name : \_\_\_\_\_  
 Contact Number : \_\_\_\_\_  
 Date : \_\_\_\_\_

I/We hereby confirm receipt of the duplicate copy of this document

 Name : \_\_\_\_\_  
 Contact Number : \_\_\_\_\_  
 NRIC Number : \_\_\_\_\_  
 Date : \_\_\_\_\_

Proposed and Concurred by

 Name : \_\_\_\_\_  
 Date : \_\_\_\_\_  
 Reference Number : \_\_\_\_\_

Approved by

 Name : \_\_\_\_\_  
 Date : \_\_\_\_\_

Comment by CSU:

Acc No.	Note 1: ED	Note 2: CT	Note 3: NT	Note 4: CMD	Note 5: NMD
(i)					
(ii)					
(iii)					
(iv)					
(v)					
(vi)					