

No.	Questions	Answer						
1.	<b>Will the 6-month automatic moratorium be extended?</b>	<p>The 6-month automatic moratorium ends on 30 September 2020.</p> <p>Your monthly instalment payments will resume on 1 October 2020 unless you contact us to make alternative arrangements.</p>						
2.	<b>How can OCBC assist me on my payment obligations when the 6-month moratorium ends on 30 September 2020?</b>	<p>Our commitment to assisting our customers continues. Those who believe they continue to need relief support should get in touch with us to discuss potential alternative payment arrangements most suited to their situation and payment capabilities (refer to No. 6 below). For your information, we have already approached those we believe are in particular need of further assistance.</p>						
3.	<b>What is this Post-moratorium Payment Relief Assistance all about?</b>	<p>The Post-moratorium Payment Relief Assistance programme involves payment package options for SMEs that require further assistance on their payment obligations after the 6-month moratorium ends.</p> <p>To provide relief to those who face financial constraints arising from the pandemic, the payment packages we offer to businesses include the following (details can be discussed):</p> <table border="1" data-bbox="584 972 1449 1301"> <tbody> <tr> <td data-bbox="584 972 815 1155">SMEs</td> <td data-bbox="815 972 1449 1155"> <ul style="list-style-type: none"> <li>• Lower instalments with subsequent step-up payments, and tenure extensions</li> <li>• Extension of moratorium by 3 months for individual Commercial Property Loan customers</li> </ul> </td> </tr> <tr> <td data-bbox="584 1155 815 1227">Corporates</td> <td data-bbox="815 1155 1449 1227"> <ul style="list-style-type: none"> <li>• Tenure extensions</li> </ul> </td> </tr> <tr> <td data-bbox="584 1227 815 1301">Trade Customers</td> <td data-bbox="815 1227 1449 1301"> <ul style="list-style-type: none"> <li>• Extensions and conversions</li> </ul> </td> </tr> </tbody> </table>	SMEs	<ul style="list-style-type: none"> <li>• Lower instalments with subsequent step-up payments, and tenure extensions</li> <li>• Extension of moratorium by 3 months for individual Commercial Property Loan customers</li> </ul>	Corporates	<ul style="list-style-type: none"> <li>• Tenure extensions</li> </ul>	Trade Customers	<ul style="list-style-type: none"> <li>• Extensions and conversions</li> </ul>
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5.	<b>Is this automatic or would I need to apply?</b>	<p>Unlike the 6-month automatic moratorium, you must apply for this. This can be done easily via our website <a href="#">here</a>.</p>						
6.	<b>How can I apply for Payment Relief Assistance?</b>	<p>You may apply for Payment Relief Assistance <a href="#">here</a>. Our review team will get back to you on your application.</p> <p><u>OR</u></p> <p>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 post-moratorium requests.</p> <p><u>OR</u></p> <p>If you are an OCBC Premier Banking client, you may contact your dedicated Relationship Manager for assistance.</p>						

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7.	<b>Will I have to incur any processing fee for my Payment Relief Assistance application?</b>	The Bank does not charge any processing fee for Payment Relief Assistance applications.
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