

| No. | Questions   | Answer  |
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| 1.  | <b>What is a moratorium?</b>  | <p>It is a temporary deferment or suspension of a loan repayment/financing payment obligations for 6 months from 1 April 2020 until 30 September 2020 to provide some relief to borrowers/customers who face temporary financial constraints arising from the COVID-19 pandemic</p> <p>During this period, eligible borrowers/customers do not need to make any repayments/payments for their loan/financing instalment, and there will be no late payment charges or penalties during this period.</p> |
| 2.  | <b>Am I eligible?</b>   | <p>In conjunction with the Bank Negara Malaysia (BNM) announcement of 24 March 2020, this is an automatic moratorium on all repayment/payment obligations, including principal and interest/profit for 6 months if the loans/financing meet these criteria:</p> <ul style="list-style-type: none"> <li>• Not in arrears exceeding 90 days as at 1 April 2020; and</li> <li>• Denominated in Malaysian Ringgit.</li> </ul>   |
| 3.  | <b>What if I have already defaulted by a few months; would I still be eligible?</b>   | <p>You would still be eligible if your arrears are not more than 90 days as at 1 April 2020.</p>  |
| 4.  | <b>Do I need to apply?</b>  | <p>No. All SME loans/financing that meet the criteria will automatically qualify for the deferment.</p>   |
| 5.  | <b>Which business loan/financing is applicable for the 6-month moratorium?</b>  | <p>The 6-month Moratorium is applicable to the following business loan/financing:</p> <ul style="list-style-type: none"> <li>• Term Loan/Term Financing-i</li> <li>• Overdraft/Cashline-i</li> </ul> <p>(including Credit Guarantee Corporation (CGC) scheme and Financing to SMEs by Bank Negara Malaysia (BNM))</p>   |
| 6.  | <b>Will I be charged additional interest/profit on the instalment amount that is deferred during the moratorium period?</b> | <p>Yes, the interest/profit will continue to be charged on any loan outstanding/financing balance that is deferred but you are not required to make any repayment/payment until the end of the moratorium period.</p> <p>The interest/profit on conventional loans and Islamic financing will not be compounded during the moratorium period.</p>   |
| 7.  | <b>Will my financing rate be revised after the moratorium period?</b>   | <p>The financing rate will not change provided the Base Rate, Base Lending Rate or Base Financing Rate remain unchanged.</p>  |
| 8.  | <b>Will the deferred payment reflect poorly on my CCRIS records?</b>  | <p>During this period, there will be no negative implication to your CCRIS records.</p>   |
| 9.  | <b>How will this impact my ability to take up new loans/financing later?</b>  | <p>There will be no impact. You may apply for any new loan/financing.</p>   |

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| <b>10.</b>                               | <b>What will happen to my loan repayments/financing payments after the moratorium period?</b>   | <p>At the end of the 6-month moratorium (i.e. 1 October 2020)</p> <ul style="list-style-type: none"> <li>The tenure of your loan/financing facility will be extended by 6 months from the original maturity date;</li> <li>Your monthly instalment/rental payments – which are subject to any changes in the BLR/BFR – will remain the same, except for the final instalment/rental payment which will be higher due to the addition to it of the interest/profit charged during the moratorium period.</li> </ul> <p>For an example of how this works, please refer to the table below which is based on a possible scenario:</p> <ul style="list-style-type: none"> <li>Loan/Financing Amount – RM50,000</li> <li>Effective Rate – 4.50% (<i>calculated on daily rest</i>)</li> <li>Loan/Financing Tenure – 7 years</li> <li>Remaining tenure as at 1 April 2020: 7 years</li> </ul> <p><b>Monthly Instalment Illustration</b></p> <table border="1" data-bbox="620 880 1436 1637"> <tr> <td>Before 1 Apr 2020</td> <td>RM695</td> </tr> <tr> <td>Moratorium period (1 Apr to 30 Sep 2020)</td> <td>No payment for the entire six-month period.<br/><br/>Interest/profit continues to accrue according to the prevailing BLR/BFR</td> </tr> <tr> <td>After the moratorium period</td> <td><b>RM695</b> per month for 6 years and 11 months (subject to there being no change in BLR/BFR).<br/><br/>The accrued interest/profit from the 6-month moratorium period is RM1,131. This means that you will pay, for your final instalment on the 7<sup>th</sup> year, a total of <b>RM1,826</b> (i.e. RM695 + RM1,131). Note that early settlement will be also mean having to pay the accrued interest/profit, but earlier.</td> </tr> <tr> <td>Tenure extension</td> <td>6 months</td> </tr> </table> <p>If you think the above arrangement might place a strain on your ability to pay/repay the final instalment and would like to discuss alternative payment arrangements, please contact us at our Business Banking Customer Service Centre Hotline on 603 8317 5200 or submit your request <a href="#">HERE</a> to discuss the options.</p> | Before 1 Apr 2020 | RM695 | Moratorium period (1 Apr to 30 Sep 2020) | No payment for the entire six-month period.<br><br>Interest/profit continues to accrue according to the prevailing BLR/BFR | After the moratorium period | <b>RM695</b> per month for 6 years and 11 months (subject to there being no change in BLR/BFR).<br><br>The accrued interest/profit from the 6-month moratorium period is RM1,131. This means that you will pay, for your final instalment on the 7 <sup>th</sup> year, a total of <b>RM1,826</b> (i.e. RM695 + RM1,131). Note that early settlement will be also mean having to pay the accrued interest/profit, but earlier. | Tenure extension | 6 months |
| Before 1 Apr 2020                        | RM695   |   |                   |       |  |  |                             |   |                  |          |
| Moratorium period (1 Apr to 30 Sep 2020) | No payment for the entire six-month period.<br><br>Interest/profit continues to accrue according to the prevailing BLR/BFR  |   |                   |       |  |  |                             |   |                  |          |
| After the moratorium period              | <b>RM695</b> per month for 6 years and 11 months (subject to there being no change in BLR/BFR).<br><br>The accrued interest/profit from the 6-month moratorium period is RM1,131. This means that you will pay, for your final instalment on the 7 <sup>th</sup> year, a total of <b>RM1,826</b> (i.e. RM695 + RM1,131). Note that early settlement will be also mean having to pay the accrued interest/profit, but earlier. |   |                   |       |  |  |                             |   |                  |          |
| Tenure extension                         | 6 months  |   |                   |       |  |  |                             |   |                  |          |
| <b>11.</b>                               | <b>What if I wish to extend the moratorium period?</b>  | <p>The maximum moratorium period is only 6 months. You can, however, submit a special request to extend the deferment period. This is subject to approval.</p>  |                   |       |  |  |                             |   |                  |          |

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| 12. | <b>Can I opt out of the automatic moratorium?</b>   | <p>You may choose to opt out of this moratorium no later than 31 August 2020. Please submit your request through the form <a href="#">HERE</a>. Leave us your contact details and we will be in touch with you.</p> <p>We will not impose any additional interest/profit nor late payment charges for rentals/payments that remain outstanding for April, May, June, July 2020 that were deferred earlier, provided that payment for April, May, June, July and August 2020 are made no later than 31 August 2020.</p> <p>Your CCRIS record will also not be affected as long as you settle said payments no later than 31 August 2020.</p> <p>Customers who have earlier notified the Bank of their choice to 'Opt out from the moratorium' are not required to take any further action. Please continue to pay your monthly instalment/rental payment per your facility agreement.</p> |
| 13. | <b>Will you stop my Standing Instruction (SI) automatically too?</b>  | <p>Yes, we will suspend your SI during the moratorium period.</p> <p>You do not need to cancel the SI. Payment deductions will resume per the SI after 6 months.</p>   |
| 14. | <b>My account has a standing instruction from another bank. Will OCBC inform the bank to stop the standing instruction?</b> | <p>You will need to contact the bank where your standing instruction was initiated so they can suspend it.</p>   |
| 15. | <b>What do I do after the 6 months period?</b>  | <p>After this period, you just need to continue with your loan repayments/financing payments.</p>  |
| 16. | <b>What do I do if I need payment relief assistance?</b>  | <p>Should you require alternative payment arrangements, please contact us at our Business Banking Customer Service Centre Hotline on 603 8317 5200 or submit your request <a href="#">HERE</a> to discuss the options.</p>   |
| 17. | <b>Where can I get more information on the automatic moratorium for flat rate Islamic financing?</b>                        | <p>Please click <a href="#">HERE</a>.</p>  |
| 18. | <b>Where can I get more information on the automatic moratorium for flat rate conventional loans?</b>                       | <p>Please click <a href="#">HERE</a>.</p>  |
| 19  | <b>Where can I get more information on the automatic moratorium for individuals?</b>  | <p>Please click <a href="#">HERE</a>.</p>  |