

The following FAQs are applicable to customers of OCBC Bank (Malaysia) Berhad

For Existing Card Term Loan Customers

FAQs on flood relief repayment / payment assistance to borrowers / customers who are affected by the flood affected areas in Malaysia		
No	Question	Answer
1	Who is eligible to apply for the flood relief payment assistance?	We have a relief plan to help customers affected by the flood affected areas and require repayment / payment assistance. Our relief plan package as outlined in item 2 below. Please get in touch with us through any of the channels outlined in item 6 below so that we may assist you further.
2	What are the available financial relief measures offered by OCBC to customers like me?	<p>Following are the available packages under OCBC relief plan:</p> <p><b>A. Extension of Card Term Loan Deferment</b></p> <p>Your loan payment / repayment will be deferment for 6 months. Following this deferment, upon resumption of the loan payment / repayment, your monthly instalment amount remains the same. However, the tenure for your Card Term Loan facility will be extended unless as notified otherwise by OCBC Bank.</p> <p><i>Note to all of the above:</i></p> <p>(i) All applications are subject to OCBC's approval.</p> <p>(ii) For package A, photocopy of IC is required.</p> <p>(iii) These options involve changing the original repayment / payment terms and conditions, i.e. tenure and / or monthly instalment / payment amount.</p> <p>(iv) Please be reminded that the overall interest or profit will be higher (where applicable).</p>
3	By when must I apply to participate in any of the relief plan?	The application window to apply for this FRA program should be within 2 months from the announcement date from NADMA.
4	Who is eligible to apply for the relief plan?	<p>For package A:</p> <p>Individuals affected by the flood affected areas (based on mailing address)</p> <p><i>Note:</i></p> <p>(i) Each application will be assessed on a case-to-case basis.</p> <p>(ii) Customers with on-going existing relief assistance packages will be discontinued.</p>

5	How do I submit my application?	<p>You may submit your application via any of the following channels:</p> <ol style="list-style-type: none"> <li>1. The Online Application Form available on the OCBC website <a href="#">here</a>, attaching the supporting document(s); or</li> <li>2. Visit or call any of our branches nationwide (Click <a href="#">here</a> for the list of branches)</li> </ol> <p>Notes: To ensure expeditious processing of your application, please submit your application only once.</p> <p>For enquiries, call our dedicated Consumer Post-Moratorium Hotline: 603-83175011 (From 9am to 6pm, Monday to Friday - excluding public holidays and weekends).</p>
6	What are the required documents to apply for this relief plan?	<p>You are required to furnish additional information / supporting documents as may be requested by OCBC Bank.</p> <p>If you Individuals affected by the flood affected areas, you must submit the following:</p> <ul style="list-style-type: none"> <li>• Photocopy of IC</li> </ul>
7	How long will it take for OCBC to get back to me on the status of my application?	<p>We will get in touch with you within 5 calendar days via email / SMS / letter provided all required documents / information has been submitted to us.</p>
8	What can I do if my application is rejected?	<p>You may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at:</p> <ul style="list-style-type: none"> <li>• Tingkat 8, Maju Junction Mall, 1001 Jalan Sultan Ismail, 50250 Kuala Lumpur</li> <li>• Tel: 03-2616 7766</li> <li>• E-mail: <a href="mailto:enquiry@akpk.org.my">enquiry@akpk.org.my</a></li> </ul>

Note: This FAQ is current as at 15 May 2023. It is not exhaustive and there may be additional changes in the future.