

The following FAQs are applicable to customers of OCBC Bank (Malaysia) Berhad and OCBC AI-Amin Bank Berhad.

SECURED LOAN AND FINANCING FOR INDIVIDUAL CUSTOMERS

FAQs on flood relief programme		
No	Question	Answer
1	Who is eligible to apply?	<p>OCBC housing/term loan/financing customers who are affected by flood in Kelantan, Johor, Pahang, Terengganu, Sabah and Sarawak.</p> <p>At point of application:</p> <ul style="list-style-type: none"> Your loans/financing should not be in arrears for more than 90 days. You are not a bankrupt. You are currently not under any OCBC relief assistance programme.
2	When can I apply?	You can start applying from 18 January to 31 March 2021.
3	I have been affected by the flood and need assistance. How can OCBC assist me?	<p>For affected Borrowers/Customer(s), you can opt for:</p> <p>A Loan and Financing Payment Deferment for 3 months, followed by a 50% reduction in instalment/payment for 9 months.</p> <p>Your monthly instalments/payments will increase after 12 months and the loan or financing tenure will remain unchanged.</p>
4	How do I submit my application?	<p>You may submit your request via any of the following channels:</p> <ol style="list-style-type: none"> *Email to floodrelief@ocbc.com, or Visit or call any of our branches nationwide (Click here for the list of branches) Call our dedicated OCBC loans or financing relief assistance hotline: 603-83175011 (From 9am to 6pm, Monday to Friday - excluding public holidays and weekends). <p>*Note: If you intend to email, please ensure that the email address has been registered with the Bank.</p>
5	What are the required documents to apply for this relief plan?	<ol style="list-style-type: none"> A photocopy of your IC. Following information to be provided in the request: <ul style="list-style-type: none"> Borrower(s)/Customer(s) Name Borrower(s)/Customer(s) NRIC number Contact Number

		<ul style="list-style-type: none"> • Mailing address • *E-mail address • Housing Loan/Financing Account Number • Affected property address <p>*Note: E-mail address used must be registered with the Bank.</p>
6	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 days via email/SMS/letter upon submission of full and accurate information /documents.</p> <p>Please ensure that your mailing address is updated with the Bank. You can do so by updating your address via the following channels:</p> <ul style="list-style-type: none"> • Call contact centre • *E-mail to Bank • Walk in-to the nearest Branch <p>*Note: If you intend to email, please ensure that the email address has been registered with the Bank.</p>
7	If I take up the financial relief, will my CCRIS records be affected?	No, there will be no negative implication to your CCRIS records. This will not be reported as rescheduled and restructured or credit impaired in CCRIS.
8	What can I do if my application is rejected?	<ol style="list-style-type: none"> 1. If you would like to discuss on your application, you may direct your enquiries through the following channels:- <ol style="list-style-type: none"> a) approaching the Bank's branch staff; or b) calling the Bank's Contact Centre at Tel: +603 83175011 or c) e-mail us at Floodrelief@ocbc.com: or d) write to the Bank: <p style="text-align: center;">Service Transformation Department, OCBC Bank (Malaysia) Berhad, Level 2, Menara OCBC, 18 Jalan Tun Perak, 50050 Kuala Lumpur</p> 2. You may also 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 style="text-align: center;">Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 03-2616 7766 E-mail: enquiry@akpk.org.my</p>

Note: This FAQ is current as at 18 January 2021. It is not exhaustive and there may be additional changes in the future.