

**FAQs on Repayment/Payment Assistance (Pemulih) for Individual Customers
(Secured Loans and Financing Facilities)**

No	Question	Answer
1	Who is eligible for the Repayment/Payment Assistance under the Pemulih package?	<p>In line with the recent announcement of the Pemulih package, we are offering Repayment/Payment Assistance packages to the following:</p> <p>Eligible Customer</p> <ul style="list-style-type: none"> • Any individual customer (whether B40, M40 or T20) • Previously benefitted from Targeted Repayment Assistance (TRA) before 1 July 2021 • customer that is still signed up for TRA at time of application <p>Criteria</p> <ul style="list-style-type: none"> • Loan/Financing approved on or before 30 June 2021 • Loan/Financing remain performing (not in arrears exceeding 90 days as at date of application) • Non-Bankrupt
2	Which of OCBC loan/financing facilities eligible for this repayment/payment assistance programme?	<p>Below are the eligible OCBC Ringgit or Foreign Currency Loan/Financing facilities for this programme:</p> <ul style="list-style-type: none"> • Home Loan and Islamic Home Financing • Term Loan and Islamic Term Financing • Overseas Property Financing

3	What are the available repayment/payment assistance programme offered by OCBC to customers like me?	<p>Following are the available packages under OCBC repayment/payment assistance programme:</p> <p>Package A: 6-month deferment of instalments Your loan/repayment or financing payment will be deferred for 6 months. Please note that interest/profit (non-compounding) will continue to be charged during the deferment period on the outstanding balance. Repayment/payment of the loan / financing will be adjusted across the existing loan / financing tenure. Your loan or financing tenure remains unchanged.</p> <p>Package B: 50% reduction in instalments for 6-months Your monthly instalment / payment amount is reduced by 50% for 6 months. From 7th month onwards, your monthly instalments/payments are increased equally across the remaining months until the end of the loan/financing tenure to make up for the 6-months lower monthly instalments/payments. Your loan or financing tenure remains unchanged.</p> <p>Click here to sign up</p> <p><i>Note:</i></p> <ul style="list-style-type: none">(i) <i>Each application will be assessed on a case-to-case basis and subject to OCBC's approval</i>(ii) <i>No late payment charges or penalties will be imposed</i>(iii) <i>Package B: For individuals who require a higher reduction in their installment/payment amounts to match the amount of your income reduction/loss, please get in touch with us through any of the channels outlined in item 6 below so that we may assist you further</i>
---	---	---

4	How does this repayment/payment assistance impact on my/our total financing costs?	<p>Here is an example of how this programme works and it impacts toward your total financing costs:</p> <p>Facility Type: Variable Rate Loan/Financing Original Loan/Financing Amount : RM350,000 Original Loan/Financing Tenure : 35 years Interest/Profit Rate : 3.25 % Current Loan/Financing Balance : RM300,000 Remaining Loan/Financing Tenure: 20 years</p> <table border="1" data-bbox="598 545 1959 930"> <thead> <tr> <th></th> <th>As per current repayment/ payment schedule</th> <th>Package A: 6-month deferment of instalments</th> <th>Package B: 50% reduction in instalments for 6-months</th> </tr> </thead> <tbody> <tr> <td>Monthly Instalment/ Payment</td> <td></td> <td></td> <td></td> </tr> <tr> <td>• First 6 months</td> <td>RM1,702</td> <td>0</td> <td>RM 851</td> </tr> <tr> <td>• 7th month onwards</td> <td>RM1,702</td> <td>RM1,702</td> <td>RM1,732</td> </tr> <tr> <td>Total Payment</td> <td>RM408,340.74</td> <td>RM417,346.17</td> <td>RM410,153.45</td> </tr> <tr> <td>Total Interest/Profit Payable</td> <td>RM108,340.74</td> <td>RM117,346.17</td> <td>RM110,153.45</td> </tr> <tr> <td>Remaining Tenure</td> <td>20</td> <td>20</td> <td>20</td> </tr> </tbody> </table> <p><i>Note to all the above:</i></p> <ul style="list-style-type: none"> (i) <i>This example assumes there is no interest/profit rate change throughout the tenure</i> (ii) <i>Please be reminded that the overall interest/rental or profit may increase / be adjusted incurring overall higher financing cost over the tenure (where applicable). You may re-engage the bank at any time to review your repayment/payment schedule in the event your financial circumstances have improved</i> (iii) <i>The effective interest/profit rate of 3.25% per annum (p.a.) is calculated as Base Rate (BR) + 0.67% per annum, on the basis that BR remains constant at 2.58% per annum throughout the tenure. However, you should note that BR fluctuates from time to time, which will in turn affect the effective interest/profit rate accordingly</i> (iv) <i>For Islamic Home-i/Term-i under Bai Bithaman Ajil (BBA) contract with Fixed Rate pricing, the contracted sale price remains unchanged</i> 		As per current repayment/ payment schedule	Package A: 6-month deferment of instalments	Package B: 50% reduction in instalments for 6-months	Monthly Instalment/ Payment				• First 6 months	RM1,702	0	RM 851	• 7 th month onwards	RM1,702	RM1,702	RM1,732	Total Payment	RM408,340.74	RM417,346.17	RM410,153.45	Total Interest/Profit Payable	RM108,340.74	RM117,346.17	RM110,153.45	Remaining Tenure	20	20	20
	As per current repayment/ payment schedule	Package A: 6-month deferment of instalments	Package B: 50% reduction in instalments for 6-months																											
Monthly Instalment/ Payment																														
• First 6 months	RM1,702	0	RM 851																											
• 7 th month onwards	RM1,702	RM1,702	RM1,732																											
Total Payment	RM408,340.74	RM417,346.17	RM410,153.45																											
Total Interest/Profit Payable	RM108,340.74	RM117,346.17	RM110,153.45																											
Remaining Tenure	20	20	20																											

5	Will the bank impose compounding interest/profit and late payment charges for the available packages under repayment/payment assistance programme?	<p>Please be informed that during the repayment/payment assistance period:</p> <ul style="list-style-type: none"> (i) interest/profit will be charged and accrued on the outstanding balance amount (ii) no compounding interest/profit (iii) no late payment charges or penalties will be imposed
6	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"> 1. The Online Application Form available on the OCBC website or 2. Visit or call any of our branches nationwide (Click here for the list of branches) <p><i>Note:</i></p> <ul style="list-style-type: none"> (i) <i>To expedite our process, please submit your application only once</i> (ii) <i>For enquiries, please call our dedicated Repayment/Payment Assistance Hotline from 9am to 6pm, Monday to Friday - excluding public holidays and weekends</i>
7	By when must I apply to participate in the repayment/payment assistance programme?	You must apply any time from 7 July 2021 onwards.
8	When will the Repayment/Payment Assistance takes effect?	<p>The Repayment/Payment Assistance will be made available for monthly instalments/payments due in July 2021 onwards, commencing on the next instalment from the date of receipt of application, if approved.</p> <p>For approved application received in July 2021, you may request for refund/50% refund (as applicable) of paid July 2021 monthly instalment/payment, whereupon the Repayment/Payment Assistance will commence with July 2021 monthly instalment/payment.</p> <p>If you have overdue instalment / payment, or ongoing effective TRA / PEMERKASA / other assistance package, the commencement and availability of the Repayment / Payment Assistance will be as notified by OCBC Bank/OCBC Al-Amin Bank to you.</p>

9	What are the required documents to apply for this repayment/payment assistance programme?	No document is required. <i>Note: The bank may request from you additional document(s) to enquire about your financial situation after repayment assistance has been granted</i>
10	How long will it take for OCBC to get back to me on the status of my application?	We will get in touch with you on the approval of the package selected by you within 2 calendar days via email/SMS/letter. If we are not able to provide the status within the time period, we will notify you that your request is still being processed and result will be provided within the next 5 calendar days. <i>Note: It may take longer if there are public holidays/weekends in between</i>
11	If I take up the programme, 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.
12	May I change my current TRA package to repayment/payment assistance (Pemulih) programme?	Yes, you may. You can apply for the Pemulih programme (Package A or package B). Click here to sign up. Aside of that you may also enquire about the financial impact of your current and future repayment/payment on your loan/financing account. Please call our dedicated Repayment/Payment Assistance Hotline at +603 83175011 from 9am to 6pm, Monday to Friday - excluding public holidays and weekends.
13	What can I do if my application is rejected?	1. If you would like to discuss on your application, you may do so through any of the following avenues: a) Approach our Bank's branch staff; or b) Call our dedicated Repayment/Payment Assistance Hotline at +603 83175011 from 9am to 6pm, Monday to Friday - excluding public holidays and weekends or

		<p>c) Write to us: Service Transformation Department OCBC Bank (Malaysia) Berhad Level 2, Menara OCBC 18 Jalan Tun Perak 50050 Kuala Lumpur</p> <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: Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 03-2616 7766</p> <p>E-mail: enquiry@akpk.org.my</p>
--	--	---

Note:

This FAQ is current as of 16 July 2021. It is not exhaustive and there may be further changes in the future.