

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

For Existing Cash Financing-i 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 package under OCBC relief plan:</p> <p><b>B. Lower Instalments with Subsequent Step-up Payments</b></p> <p>Your monthly instalment / payment amount is reduced by 50% for 12 months following the end of the existing moratorium. On the 13<sup>th</sup> month and onward, your monthly Instalments / payments will be increased until the end of the loan tenure to make up for the 12-month lower monthly instalments / payments. Your Cash Financing-i facility tenure remains unchanged. This package is offered only to individuals affected by the flood affected areas.</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 B, 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> <p>(v) Capitalization and Compounding of Profit is not applicable to Cash Financing-i.</p>
3	By when must I apply to participate in any of the relief plan?	You must apply anytime between 18 January 2021 until 31 March 2021.
4	If I take up this plan, 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.

5	Who is eligible to apply for these relief plan?	<p>For package B: Individuals affected by the flood affected areas (based on mailing address)</p> <p><i>Note:</i></p> <p>(i) <i>Each application will be assessed on a case-to-case basis.</i></p> <p>(ii) <i>Not eligible for customers who have applied for existing relief assistance packages, i.e.</i></p> <ul style="list-style-type: none"> <li>• <i>Post Moratorium Financial Relief Measures for borrowers/ customers affected by Covid-19; and/or</i></li> <li>• <i>Extended Targeted Relief Assistance to B40 and M40 borrowers/ customers.</i></li> </ul>
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"> <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>
7	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>
8	How long will it take for OCBC to get back to me on the status of my application?	<p>The Bank will notify you via SMS on your eligibility status within the next working day after receipt of your completed e-form by 6pm of the preceding working day. We will get in touch with you within 5 days via email/SMS/letter provided all the required information have been submitted to us.</p>

9	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>
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Note: This FAQ is current as at 25 January 2021. It is not exhaustive and there may be additional changes in the future.