

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

For Existing Card Term Loan Customers

**FAQs on targeted repayment / payment assistance to B40 and M40 borrowers / customers who are recipients of Bantuan Sara Hidup (BSH) / Bantuan Prihatin Rakyat (BPR) and Bantuan Prihatin Nasional (BPN)**

No	Question	Answer
1	Who is eligible to apply for B40 and M40 relief payment assistance?	<p>The following groups of individuals listed in the relevant government's databases are eligible to apply:</p> <ul style="list-style-type: none"><li>• B40 group – Defined as those whose names appear on the Bantuan Sara Hidup (BSH) / Bantuan Prihatin Rakyat (BPR) list <a href="#">Click here to check your BSH/BPR Status</a></li><li>• M40 group – Defined as those whose names appear on the Bantuan Prihatin Nasional (BPN) list <a href="#">Click here to check your BPN Status</a></li></ul>
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> Your loan payment / repayment deferment will be extended for another 3 months from 23 November 2020 to 31 December 2021. 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 for another 3 months. This package is offered only to individuals under the B40 group. Documentary evidence is not required.</p> <p><b>D. Lower Instalments with Subsequent Step-up Payments</b> Your monthly instalment / payment amount is reduced by 50% for 6 months following the end of the existing moratorium. On the 7<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 6-month lower monthly instalments / payments. Your Card Term Loan facility tenure remains unchanged. This package is offered only to individuals under the B40 and M40 group. Documentary evidence is not required.</p> <p><i>Note to all of the above:</i> (i) All applications are subject to OCBC's approval.</p>

		<p>(ii) Documentary evidence is not required. Refer to BSH/BPR/BPN database website for eligibility.</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 plans?	You must apply anytime between now till 31 December 2021.
4	If I take up any of these plans, 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 plans?	<p>For package A: Individuals under B40 group (as defined above).</p> <p>For package D: Individuals under B40 and M40 group (as defined above).</p> <p><i>Note: Each application will be assessed on a case-to-case basis.</i></p>
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?	No documents are required if your name appears in the BSH/BPR/BPN database website

8	How long will it take for OCBC to get back to me on the status of my application?	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.
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>

Note: This FAQ is current as at 3 June 2021. It is not exhaustive and there may be additional changes in the future.