

FOR INDIVIDUAL CUSTOMERS

| FAQs on additional measures to assist individuals affected by the COVID-19 outbreak Cash Financing-i | | |
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| No | Question | Answer |
| 1 | What is the 6-month moratorium payment for Cash-i financing all about? | It is a deferment of the financing payment for 6 months, also known as a payment holiday. Customers do not need to make any payment for 6 months and no late payment charges or penalties will be imposed. |
| 2 | What is the objective of the 6-month moratorium? | The aim of this moratorium is to provide some relief to individuals who face temporary financial constraints arising from the COVID-19 pandemic. |
| 3 | Which financing facilities qualify for the 6-month moratorium? | All Cash Financing-i facilities that are not in arrears exceeding 90 days as at 1 April 2020 and denominated in Malaysian Ringgit are automatically eligible. |
| 4 | How do I know if I am eligible? | All Cash Financing-i facilities that are not in arrears exceeding 90 days as at 1 April 2020 and denominated in Malaysian Ringgit are automatically eligible for the moratorium. You will receive an SMS to inform you that your account will be auto enrolled for the moratorium. |
| 5 | Will the bank automatically enrol me for the moratorium even if I did not respond to the notification? | Yes, we would have automatically enrolled you on 1 April 2020 for the moratorium if your Cash Financing-i facility met the above criteria. |
| 6 | Do I need to apply for this or submit any documents? | You are not required to apply or submit anything. Bank Negara Malaysia (BNM) and OCBC Bank have not appointed any 3 rd party or agent to process any application for this moratorium. |
| 7 | Will the profit still be charged during these 6 months? | No additional profit will be charged for Cash Financing-i. |
| 8 | Will my instalment amount or tenure be revised after the moratorium period? | Your monthly instalment amount remains the same. However, the tenure for your Cash Financing-i facility will be extended for another 6 months. |
| 9 | If I opt for the moratorium, will my CCRIS records be affected? | No, this will not be reflected in your CCRIS records. |
| 10 | During the 6-month moratorium period, what will happen to my | Please contact the bank where you set up the standing instruction and request them to stop payment during this |

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| | Standing Instruction (SI)? | <p>period.</p> <p>If your standing instruction is from your OCBC account, we will not deduct the monthly instalment payment for your Cash Financing-i facility until the end of the moratorium period.</p> |
| 11 | I have a financing facility that is automatically deducted from my salary. What should I do? | Please inform your company to stop the salary deduction if you wish to have your financing payments deferred. |
| 12 | If my financing was restructured/rescheduled (R&R), am I still eligible for this moratorium? | Financing under the restructured/rescheduled programme is eligible for the moratorium if it meets the criteria above. |
| 13 | Does this moratorium apply to Cash Financing-i facilities disbursed after 1 April 2020? | Yes, it is subject to the bank's approval. |
| 14 | I've not made up my mind about the 6-month moratorium. Can I opt in again after I opt out, and can I opt out anytime during the 6-month moratorium? | <p>You are advised to enjoy the moratorium if you are unsure.</p> <p>Once you have opted out, you are only allowed to opt back in once, subject to the bank's approval. Please call our Customer Service at 03-83149310 for details to opt in.</p> |
| 15 | How do I opt out of the moratorium? | <p>We have sent you an SMS to inform you that your account is being auto enrolled for the moratorium. The SMS also includes instructions should you wish to opt out. Please reply to the SMS within 3 days after receiving it.</p> <p>Alternatively, please key-in your details at www.ocbc.com.my/rap to opt out of the moratorium.</p> |