

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

FOR SECURED LOAN AND FINANCING INDIVIDUAL CUSTOMERS

FAQs on Flood Relief Assistance (FRA)		
No	Question	Answer
1	Who is eligible to apply?	<p>OCBC housing/term loan/financing customers who are affected by the flood.</p> <p>At the point of application:</p> <ul style="list-style-type: none"> • Your property (property charged to the bank and/or place of residence) is affected by the flood. • Your loan/financing should not be in arrears for more than 90 days • You are non-bankrupt
2	When can I apply?	You can start applying from now till 28 February 2022.
3	I have been affected by the flood and need assistance. How can OCBC assist me?	<p>For affected borrower(s)/Customer(s), you can apply for a loan/financing deferment of monthly instalment for up to a maximum of 6 months.</p> <p>Note : Collateral/Residential address is in the flood district as declared by Agensi Pengurusan Bencana Negara (NADMA). For areas not updated in NADMA or specific area available, to be supported with other supporting sources such as government agencies announcement like PDRM, insurance claim proof with property address, police report or supporting evidence such as site photos.</p>
4	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 is available on the OCBC website. Attach a copy of your NRIC and supporting documents. i 2. Visit any of our branches nationwide (Click here for the list of branches); <p>To expedite our process, please submit your application only once.</p> <p>For enquiries, call our dedicated consumer hotline: 603-8317 5011 (from 9am to 6pm, Monday to Friday – excluding public holidays and weekends).</p>
5	What are the required documents to apply for this relief plan?	<ol style="list-style-type: none"> 1. A photocopy of your IC and supporting document 2. 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"> • E-mail address • Housing/Term Loan/Financing Account Number
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 working days via email/SMS/letter upon submission of full and accurate information / documents.</p> <p>Please ensure that your contact details are 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 • Walk in to nearest OCBC Branch • Internet Banking
7	If I apply for the Flood Relief Plan, what will happen to my existing Covid Moratorium Relief plan?	<p>a) For accounts with ongoing effective deferment of instalments package under TRA/PEMERKASA/PEMULIH/other assistance package, this is to be replaced with FRA 6-months deferment.</p> <p>b) For accounts with ongoing effective 50% reduction in instalments package under TRA/PEMERKASA/PEMULIH/other assistance package, this will continue upon expiry of FRA 6-months deferment if the remaining tenor is more than the FRA 6-months deferment period</p>
8	What can I do if my application is rejected?	<p>1. If you would like to discuss your application, you may direct your enquiries through the following channels:-</p> <p>a) approaching the Bank's branch staff; or</p> <p>b) calling the Bank's Contact Centre at Tel: +603 83175011;or</p> <p>c) writing to the Bank to:</p> <p style="padding-left: 40px;">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:</p> <p style="padding-left: 40px;">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 24 January 2022. It is not exhaustive and there may be additional changes in the future.