

EXPANDED TARGETED REPAYMENT/PAYMENT ASSISTANCE FAQs

We are constantly updating our FAQs in line with regulatory updates. Please refer here for the updated FAQs.

TARGETED REPAYMENT/PAYMENT ASSISTANCE FOR INDIVIDUAL IN B40, M40 AND MICROENTERPRISE CATEGORY

1. Who will be eligible for this targeted repayment/payment assistance (TRA) programme?

The following categories will be eligible for TRA programme:

- i) Any individual who is categorised as B40 and registered in the *Bantuan Sara Hidup* (BSH) or *Bantuan Prihatin Rakyat* (BPR) database; or
- ii) Any individual who is categorised as M40 and registered in the *Bantuan Prihatin Nasional* (BPN) database; or
- iii) Microenterprise company as defined according to the Guideline on SME Definition issued by SME Corporation Malaysia and approved facility should not be more than RM 150,000.

Note:

If the individuals have opted-out from automatic moratorium, they remain eligible if the facility is not in arrears exceeding 90 days as at the date of application and meet the above criteria.

2. What are the products eligible for TRA Programme?

The following products which loan/financing applications were approved before 1 October 2020 will be eligible for TRA programme:

Non-Islamic Products

- Personal Loan (QCE & CashOne)
- Residential and Commercial Mortgage
- Business Instalment Loan / Guaranteed Instalment Loan

Islamic Products

- Personal Financing-i
- Saadiq MyHome-i and BizProperty-i
- Saadiq MyHomeOne-i and BizProperty Equity-i
- Business Financing-i / Guaranteed Instalment Financing

3. What are the offers available in this TRA Programme?

Refer to Table A below for details.



4. When can I apply for TRA Programme?

The application for TRA Programme is starting from 23 November 2020 until 30 June 2021.

5. How can I apply for TRA Programme?

You may apply through the following channels:

- Live Chat through our Online Banking or Mobile Banking; or
- Call our Client Care Centre at 1300 888 888 or +603 7711 8888 if you are calling from overseas; or
- Visit our nearest branch.

6. Do I need to provide any document to support my application?

No, there is no document required for this application.

Table A: Eligible Products and Options

Entity	Product	Mora Extension		Interest Only			R&R		
		B40	Microenterprise	B40	M40	Microenterprise	B40	M40	Microenterprise
Conventional	Commercial / Mortgage Loan	Yes	Yes <i>*for commercial loan only</i>	Yes	Yes	Yes <i>*for commercial loan only</i>	Yes	Yes	Yes <i>*for commercial loan only</i>
	Personal Loan	Yes	-	Yes	Yes	-	Yes	Yes	-
	BIL / GIL	-	Yes	-	-	Yes	-	-	Yes
	CashOne	Yes	-	-	-	-	Yes	Yes	-
Saadiq	Commercial / Home Financing	Yes	Yes <i>*for commercial financing only</i>	-	-	-	Yes	Yes	Yes <i>*for commercial financing only</i>
	Personal Financing	Yes	-	-	-	-	Yes	Yes	-
	Business Financing	-	Yes	-	-	-	-	-	Yes

***Note:** "-" denotes Not Applicable

