

STANDARD CHARTERED BANK MALAYSIA BERHAD STANDARD CHARTERED SAADIQ BERHAD

COVID-19 RELIEF MEASURES

Terms and Conditions

- Standard Chartered Bank Malaysia Berhad and Standard Chartered Saadiq Berhad (“the Bank”) Moratorium direction by Bank Negara Malaysia issued on 25 March 2020 refers (‘the Moratorium’).
- The Moratorium is a temporary deferment or suspension of loan/financing payment obligation (principal and interest/profit) from 1st April 2020 until 30th September 2020. During this period, customers with loan/financing that meet the conditions do not need to make any payment, and no late payment charges/compensation or penalties will be imposed. Interest/profit will continue to accrue on loan/financing payments that are deferred, and clients will need to honour the deferred payments in the future. Loan/Financing payment will resume after the deferment period.
- Eligible customers are all individuals and small and medium enterprises (SMEs) with outstanding conventional loans or Islamic financing (except credit cards) with the Bank.
- Eligible loans/financing are all:
 - not in arrears exceeding 90 days as at 1 April 2020; and
 - Ringgit Malaysia (RM) denominated loans/financing
- The products included in this deferment programme are:

Conventional	Saadiq
<ul style="list-style-type: none"> Personal Loans (PL) <i>(CashOne and Quick Cash Edge)</i> Residential and Commercial Mortgage Business Instalment Loan (BIL) Guaranteed Instalment Loans (GIL) 	<ul style="list-style-type: none"> Personal Financing-i (PF-i) Saadiq MyHome-i or Saadiq MyHomeOne-i and BizProperty Equity-i Saadiq BBA Just Home-i BizFinancing-i Guaranteed Instalment Financing (GIF)

- The Auto moratorium period is from 1 April 2020 to 30 September 2020 (6 months).



TERMS AND CONDITIONS
Standard Chartered Covid-19 Relief Measures

Standard Chartered Bank Malaysia Berhad (198401003274)
Standard Chartered Saadiq Berhad (200801022118)
Ref. No. 10082020.2.3.7

7. Eligible customers are opted in automatically for the products as stated in clause 5 above. To opt out, please:
 - Reply to our SMS that was sent to you to opt out of this loan/financing programme; or
 - Call our Client Care Centre at 1300 888 888 or +603 7711 8888 if you are calling from overseas or;
 - Continue to make timely and full payment of your loan/financing
8. During the Moratorium period, unless you opt out, you do not need to make any repayments / payments on Eligible loans/financing.
9. You are to resume repayments/payments after the Moratorium period.
10. Standing Instructions on the Bank accounts:
 - Please arrange to stop your standing instruction registered with our Bank if you wish to have your loan/financing payments deferred. Please call our Client Care Centre at 1300 888 888 or +603 7711 8888 if you are calling from overseas.
 - If your standing instruction continues, payment received will be used to offset your monthly instalment amount therefore reducing your overall loan/financing outstanding. This is just like how your payment will be treated in a normal situation without the payment deferment.
11. All other terms & conditions of your loan/financing remain unchanged.
12. The Bank reserve the right to vary the terms and conditions of your loan/financing, reasonably, including to increase monthly instalment amounts/tenure, during or after the Moratorium period, by notifying you accordingly.
13. These Covid-19 Relief Measures Terms and Conditions may be amended by the Bank from time to time, reasonably, to give effect to the Moratorium.
14. Further details are provided in the Covid-19 Relief Measures FAQ on www.sc.com/my

