



**Request for Non-Digital COVID-19 Rescheduled Repayment / Payment Arrangement with PBB/PIBB**

One Individual Borrower/Customer     
  Business     
  2 to 3 Joint Individual Borrowers/Customers

**1.0 Borrowers/Customers Request Details**

1.1	Borrowers/Customers Name *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:	
Applicant 1:								
Applicant 2:								
Applicant 3:								
1.2	NRIC (MyKad) / Passport No. (Foreigner) *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:	
Applicant 1:								
Applicant 2:								
Applicant 3:								
1.3	Loan/Financing Account Number Requiring Additional COVID-19 Financial Assistance * (Apply to all loan/financing notes link to this Account No.)							
1.4	Name of Account Holding Branch *							
1.5	Current Occupation/Nature of Self-employment *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:	
Applicant 1:								
Applicant 2:								
Applicant 3:								
1.6	Mobile Handphone Number *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:	
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1.7	Email Address *	<table border="1"> <tr><td>Applicant 1:</td><td></td></tr> <tr><td>Applicant 2:</td><td></td></tr> <tr><td>Applicant 3:</td><td></td></tr> </table>	Applicant 1:		Applicant 2:		Applicant 3:	
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Applicant 3:								

1.8 Request for Additional Financial Assistance for Individuals who have suffered a drop in salary / income due to COVID-19 Pandemic. Please tick (✓) one option whichever is applicable. \*

**X : Salary/Income/Projected Net Operating Cashflow Reduction in 2021**

<input type="checkbox"/> <u>Option 1:</u> X ≥ 50%  <b>OR</b>	i) To pay 25% of the existing monthly loan/financing instalment from Jul'21 to Sep'21 (3 months). ii) To pay 50% of the existing monthly loan/financing instalment from Oct'21 to Dec'21 (3 months). iii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from January 2022. iv) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of Targeted Repayment Assistance (TRA).
<input type="checkbox"/> <u>Option 2:</u> 25% ≤ X < 50%  <b>OR</b>	i) To pay 50% of the existing monthly loan/financing instalment from Jul'21 to Dec'21 (6 months). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from January 2022. iii) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of Targeted Repayment Assistance (TRA).
<input type="checkbox"/> <u>Option 3:</u> X < 25%	i) To pay 75% of the existing monthly loan/financing instalment from Jul'21 to Dec'21 (6 months). ii) To resume to pay 100% of the existing monthly loan/financing instalment amount effective from January 2022. iii) To re-amortize loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of Targeted Repayment Assistance (TRA).

Any Other Option: \_\_\_\_\_  
Other R&R proposal \_\_\_\_\_

We hereby acknowledged that the above repayment/payment assistance will result in higher overall financial costs at prevailing contracted interest/profit/rental rate at the point of Targeted Repayment Assistance (TRA) due to re-amortized/extended loan/financing tenure.

**For illustration purpose only**

Per RM100,000.00 Housing Loan/House Financing amount  
Interest/Profit Rate : BR + 0.93% p.a. (effective rate : 3.2% p.a.)  
Monthly Instalment : RM570.00  
Remaining Tenure : 240 Months (20 years)  
Estimated Additional Borrowing/Financial Cost : RM2.7K  
per RM100K Housing Loan/House Financing

**Notes:**

- i. Please be informed that instalment in arrears /ijarah rental in arrears (up to maximum 3 months including the unpaid current month instalment) (if applicable) would be zerorised and/or capitalized into principal which shall continue to form part of the loan/financing outstanding amount with re-amortization of loan/financing tenure accordingly subject to compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of Targeted Repayment Assistance (TRA)  
**(Only applicable to 1<sup>st</sup> time Targeted Repayment Assistance (TRA) application)**
- ii. You are required to update all the existing instalment in arrears under existing TRA/ETRA (if any) by month end (Condition Precedent) (for 2<sup>nd</sup> and subsequent TRA application).
- iii. Please contact your Account Holding Branch or Regional Credit Control Centre to revise the above loan repayment / financing payment assistance should your financial circumstances improves in order to reduce the overall financing costs in due course.

**2.0 Customers' Acknowledgement on Complete Applications / Responses Requirement for Targeted Repayment Assistance (TRA) with PBB/PIBB \***

- a) This is an acknowledgement of receipt of your application by the Bank upon receiving this submission of complete application.
- b) A decision on your application shall be reverted to you within standard turnaround time of 5 calendar days for individual and 10 calendar days for Small and Medium Enterprises (SMEs) upon receipt of your application with full information/documentation required by PBB/PIBB.
- c) In cases where you fail to respond to information/documentation requests within the stipulated timeline per item (b) above despite efforts by the Bank Institution to follow up with you, your application is deemed immaterialized. You may submit fresh application henceforth.
- d) For approved applications, please confirm your acceptance by acknowledging and accepting the Supplemental Letter of Offer within seven (7) calendar days from the date thereof which may be extended at the Bank's discretion.  
*The Bank could terminate the approved repayment assistance if you still fail to accept the Supplementary Letter of Offer within 30 calendar days from the date of this Supplementary Letter of Offer.*
- e) For rejected applications, you may refer to Agensi Kaunseling dan Pengurusan Kredit (AKPK) (including Small Debt Resolution Scheme for SMEs, where applicable), established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring. For enquiry, please call AKPK @ 03-26767766 or visit AKPK customer portal at [www.akpk.org.my](http://www.akpk.org.my)

We hereby acknowledge that all joint borrowers have read, understand, and agree to ALL the above terms and conditions relating to customer's application / responses requirement for Targeted Repayment Assistance (TRA) with PBB/PIBB.

**3.0 Declarations\***

- We declare that the details above furnished by all of the joint borrowers/customers are 100% true & accurate, and the applicant has obtained valid consent from joint borrowers/customers / guarantor (s) / third party chargor(s), if any.
- We agree for PBB/PIBB to rescind / cancel approval of this request should any of the above information declared by us is found to be false / untrue in due course.

\* Borrower / Customer 100% accuracy and 100% complete information for all items are required.

**Non-Digital / Manual COVID-19 Rescheduled Application Form – Joint Individuals**

Let us know if you require further assistance. Kindly contact the following Public Bank Regional Helpdesk/Hunting Lines or respective PBB/PIBB Account Holding Branch from Monday to Friday (8.45a.m. to 5.45p.m.) at:

No.	Region	Hunting Lines/Help Desk Telephone Number	No.	Region	Hunting Lines/Help Desk Telephone Number
1	Wilayah / Selangor	03-2176 7470 (10 Hunting Lines)	7	Sungai Petani	04-455 8000
2	Johor	07-222 2949	8	Seremban	06-766 5555
3	Ipoh	05-253 0000	9	Kota Kinabalu	088-487 169
4	Penang	04-262 3376	10	Kuching	082-366 976
5	Klang	03-3342 2467	11	Sibu Regional Office	084-333 888
6	Melaka	06-288 1518			

**Signature by Borrowers/Customers:**

By signing below, I confirm that I have read and agree to abide all the declarations as stated above and to apply for COVID-19 Rescheduled Repayment Arrangement with PBB/PIBB.

Applicant 1:	Applicant 2:	Applicant 3:
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Please sign here with dark Ink only.

Name : \_\_\_\_\_ Name : \_\_\_\_\_ Name : \_\_\_\_\_

Date : \_\_\_\_\_ Date : \_\_\_\_\_ Date : \_\_\_\_\_

**Approval by Branch Manager/Business Manager (only in the absence of the Branch Manager on course/on leave):**

Please sign here with dark Ink only.

Name : \_\_\_\_\_

Date : \_\_\_\_\_