

FAQs on PBB/ PIBB Repayment Assistance 2022 (RA 2022) For Credit Card/ Credit Card-i Customers

No	Question	Answer
1.	Who is eligible for the RA 2022?	All credit card customers with existing term loan/financing assistance package are eligible for RA.
2.	My card outstanding is currently impaired i.e. more than 90 days in arrears. Will I still be eligible for RA 2022?	No, RA 2022 is only applicable to credit card account that is less than 90 days in arrears at the point when customer apply for RA. Please contact us at 03-2176 8000 or email to pbcardcrcontrol@publicbank.com.my for further financial assistance.
3.	My credit card balance is currently under term loan/financing repayment. Will I automatically get the RA 2022?	No, you need to apply.
4.	I have opted out from the term loan/financing repayment assistance earlier, can I still apply for RA 2022?	No, RA 2022 program is strictly for credit card customers with existing term loan/financing repayment program.
5.	Will the bank compound interest/profit or charge penalty interest/profit rates under this RA 2022?	No. However, any billed and unpaid outstanding balance is subjected to existing finance charge/management fee.

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6.	I hold two credit cards, one Visa and one MasterCard. However, only one card is under the term loan/financing conversion assistance package. Will the other card account be entitled for RA 2022?	No. RA 2022 is only applicable to card outstanding that has been converted to term loan/financing.
7.	After the application for RA is approved, can I opt to rescind this arrangement in before expiry of this program when my cash flow improve significantly?	Yes. Please write directly to PB Card Services @ pbcardcrcontrol@publicbank.com.my to cancel the RA 2022 program without additional cost.
8.	What document is required for the RA 2022?	Credit card customer only need to fill up the RA 2022 application form together with self-declared income.
9.	How fast is PBB RA 2022 approval?	5 calendar days upon receipt of complete application form by PB Card Services.
10.	How will I be notified of the approval?	Notification via email/SMS will be sent to email address/hand phone number registered with PB Card Services upon approval.

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11.	How long will I enjoy this RA 2022?	12 months after which the original repayment amount of Term Loan/Financing will be reinstated.
12.	If I have used the card after conversion to term loan/financing, will the total outstanding balances be entitled for the RA 2022?	No, only the outstanding that had earlier been converted to term loan/financing (TL/TF) is eligible for this RA 2022.
13.	If my account is currently under PEMULIH, can I apply for RA 2022?	Yes. You may apply for RA 2022 after existing PEMULIH ended in year 2022.
14.	Will RA 2022 affect my credit rating in Bank Negara Malaysia (BNM) Central Credit Reference Information System (CCRIS) records?	Credit card account under RA 2022 will be tagged 'C' for Rescheduled in BNM CCRIS where applicable, for account with significant increase in credit risk.