

Branch / HPC / HPH / CAC:

Date:

Expanded Targeted Repayment Assistance for All Individuals Under B40 Category (Registered in the Bantuan Sara Hidup / Bantuan Prihatin Rakyat's Database) & Micro Enterprise / Micro SME Customers with Financing Value up to RM150,000.00

Please Select:

 Tick ☒ where applicable

☐ Individual B40

☐ Micro Enterprise / Micro SME

☐ For Multiple HP / AITAB HP-i Accounts. To fill in account details in Page 2

► Personal Particulars

Vehicle Registration No.		Account No.		Note No.	
Hirer's Name			Vehicle Year Made		
NRIC / Passport No.					
Business Registration No.					
Telephone No./ Handphone No.					
E-mail Address*					
Guarantor's Name					
Guarantor's NRIC/ Passport No.		Relationship with hirer			

For Individual B40

Residential Address	
Office / Business Address	

For Micro Enterprise / Micro SME

Nature of Business		Year in Business:	yrs
Entity	<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> Others: _____		
Office / Business Address			

► Hirer's Declaration

For Individual B40 Tick ☒ where applicable

☐ I hereby declared that I am categorised as B40 group and registered in the Bantuan Sara Hidup (BSH) / Bantuan Prihatin Rakyat (BPR) database.

For Micro Enterprise / Micro SME

☐ I hereby declared that my / our firm / company is under Micro SME category as define below:-

■ Sales turnover of less than RM300,000.00, or

■ Less than 5 full-time employees

☐ Total financing value is NOT more than RM150,000.00.

**Disclaimer:*

Please ensure the email furnished belongs to you as it will be used for communication with you and any attachment transmitted with it may contain information that is privileged and/or confidential.

► I would like to confirm / apply for the following ETRA option :

Tick 1 only ☒

- ☐ Option 1 : 3-Month Deferment Repayment / Payment of Instalments
- ☐ Option 2 : 50% Reduction in Monthly Instalment for 6 months
- ☐ Option 3 : Rescheduling with First 3-Month Deferment of Instalments and Reduction of Existing Monthly Instalments

Branch / HPC / HPH / CAC:

Account No. / Note No:

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I/We hereby would like to revise / reschedule the following accounts with the same ETRA option :-

Vehicle Registration Number	Account No.	Note No.	Vehicle Model	Branch /HPC/ HPH/ CAC
1.				
2.				
3.				
4.				
5.				

► Terms and Conditions of ETRA

1. Acceptance to the Letter of Offer together with the terms and conditions.
2. Supplemental Agreement to be signed by the hirer and guarantor (if any).
3. A stamp duty of RM10.00 and additional RM10.00 stamp duty per guarantor (if any) will be collected upon signing of the above documents.

Note: Due to COVID-19 pandemic, execution of Supplemental Agreement and other documents may be done via electronic means including e-Acceptance as allowed by the Ministry of Domestic Trade and Consumer Affairs pursuant to the Electronic Commerce Act 2006.

► Hirer's Declaration:

I/We hereby declare that:

- i) I am not an undischarged bankrupt / My company is not wound up.
- ii) The information given in this confirmation is true, complete and accurate. I understand that any false or incorrect information declared may result in my confirmation be declined or approval be recalled at the Bank's sole discretion.
- iii) The email address furnished belongs to me and I hereby authorise PBB/PIBB to use the said email address as a channel of correspondence with me. I shall indemnify PBB / PIBB against any losses, damages, claims whatsoever which may arise as a consequence of the Bank using the email address given by me in the confirmation form.
- iv) I/We have obtained consent from the guarantor (if any) for my confirmation to revise payment of / reschedule the above HP account and the guarantor will continue the guarantee and legally bind by the terms and conditions of the Hire Purchase Agreement.
- v) I / We am/are the appointed and authorised person of the company / business to provide the above information.
(For Business Hirer)

[] I/We hereby confirm that I/We required the repayment assistance and have read and accept the above terms and conditions.

Hirer's Signature

Name : _____

Date : _____

Branch / HPC / HPH / CAC:

Account No. / Note No:

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► Descriptions on ETRA Options:

Option 1: 3-Months Deferment Repayment/Payment of Instalments

- a. Loan/financing tenure will be consequentially extended for 3 months with interest / profit charged / accrued on the deferred instalment amount at the prevailing Annual Percentage Rate (APR) as stated in the existing HP/AITAB HP-i Agreement until it is fully settled. (Only applicable for fixed rate HP/AITAB HP-i account).

Option 2: 50% Reduction in Monthly Instalment for 6 months

- a. 50% reduction of monthly instalment for 6 months.
- b. Loan/financing tenure will be consequentially extended for 3 months with interest / profit charged / accrued on the deferred instalment amount at the prevailing Annual Percentage Rate (APR) as stated in the existing HP/AITAB HP-i Agreement until it is fully settled. (Only applicable for fixed rate HP/AITAB HP-i account).

Option 3: Rescheduling with First 3-Month Deferment of Instalments and Reduction of Existing Monthly Instalments

- a. Rescheduling with reduction in monthly instalments including 3 month deferment of instalments.
- b. Loan/financing tenure will be extended for maximum of 2 years. However, customer may request for longer extension tenure exceeding 2 years to suit their financial situations.

[] I/We have read and understand the ETRA option selected.

[] I/We am/are aware and acknowledged that this repayment assistance shall result in higher overall borrowing/financing cost due to the extended loan/financing tenure. I/We have the option to review the repayment schedule to reduce the borrowing/financing costs such as to increase monthly instalment amount and/or shortening the loan/financing tenure that is affordable should my/our financial circumstances improves.

[] I/We am/are aware and acknowledged that the documentation process may be completed cross month-end. My/Our BNM CCRIS status will reflect the actual arrear(s) as at end of the month,if any.

Hirer's Signature

Name : _____

Date : _____