

Branch/HPC/HPH/CAC:

Date :

**Expanded Targeted Repayment Assistance (ETRA) for All Individuals Under M40 Category  
 (Registered in the Bantuan Prihatin Nasional's Database)**
**► Personal Particulars**

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

**► Hirer's Declaration**

 Tick ☒ where applicable

☐ I hereby declared that I am categorised as M40 group and registered in Bantuan Prihatin Nasional (BPN)'s database.

*\*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  
 (Applicable for B40. However, M40 may request Option 1 on case to case basis subject to Bank's consideration/approval.)
- ☐ 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

*Note: Please refer to Page 3 on the descriptions of each option*

Branch/HPC/HPH/CAC:

Date :

### Expanded Targeted Repayment Assistance (ETRA) for All Individuals Under M40 Category (Registered in the Bantuan Prihatin Nasional's Database)

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	Vehicle Year Made	Branch/ HPH/ HPC/ 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 hereby declare that:

- i) I am not an undischarged bankrupt.
- ii) The information given in this application is true, complete and accurate. I understand that any false or incorrect information declared may result in my application 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 application form.
- iv) I have obtained consent from the guarantor (if any) for my application 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.

[ ] I have read and accepted the above terms and conditions.

Hirer's Signature

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

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



Branch/HPC/HPH/CAC:

Date :

**Expanded Targeted Repayment Assistance (ETRA) for All Individuals Under M40 Category  
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**► Descriptions on ETRA Options:**

**Option 1: 3-month deferment repayment / payment of instalments**

- a. Applicable for B40. However, M40 may request Option 1 on case to case basis subject to Bank's consideration/approval.
- 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 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 have read and understand the ETRA option selected.

[ ] I am aware and acknowledged that this repayment assistance shall result in higher overall borrowing/financing cost due to the extended loan/financing tenure. I 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 financial circumstances improves.

[ ] I am 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

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

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