



## (Non-Digital Opt-In Confirmation Form)

**Opt-In Confirmation on Expanded Targeted Repayment/Payment Assistance (ETRA) for Individuals in M40 Category and Registered under Bantuan Prihatin Nasional (BPN) Database (for PBB/PIBB Retail Loans/Financing)**

*(For borrower/customer who is categorised as M40 and registered in the Bantuan Prihatin Nasional (BPN) database, self-declared with no documentation required)*

**One Individual Borrower/Customer**

**2 to 3 Joint Individual Borrowers/Customers**

**(Applicable for non-bankrupt/ non-credit impaired with arrears of < 90 days)**

1.0 Borrower/Customer Details			
1.1	Borrower/Customer Name *		
1.2	NRIC (MyKad) / Passport No. (Foreigner) *		
1.3	Loan/Financing Account Number Requiring Expanded Targeted Repayment/Payment Assistance (ETRA) for Individuals in M40 Category and Registered under BPN * (Applicable to loan/financing notes link to this Account No.)		
1.4	Name of Account Holding Branch *		
1.5	Current Occupation * (including Unemployment Status / Since when) *		
1.6	Mobile Handphone Number *		
1.7	Email Address *		
1.8	<p>Opt-in confirmation on Expanded Targeted Repayment/Payment Assistance (ETRA) for Individuals in M40 Category registered in the Bantuan Prihatin Nasional (BPN) database.</p> <p>I would like to opt-in for Expanded Targeted Repayment/Payment Assistance (ETRA) for Individuals in M40 Category under Bantuan Prihatin Nasional (BPN) database. Please tick (✓) on the following: *</p> <table border="1"> <tr> <td style="width: 20%; vertical-align: top;"> <input type="checkbox"/> <b>6 Months 50% Reduction</b> </td> <td> <ul style="list-style-type: none"> <li>i) To allow <u>6 months reduction in instalment by 50%</u> (from July 2021 to December 2021) with accruing interest/profit/rental at prevailing contracted interest/profit/rental rate at the point of Expanded Targeted Repayment Assistance (ETRA) for individuals in M40 Category under Bantuan Prihatin Nasional (BPN) (self-declared with no documentary evidences required). To resume repayment of existing full instalment amount after 6 months.</li> <li>ii) To extend loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of Expanded Targeted Repayment Assistance (ETRA).</li> </ul> </td> </tr> </table> <p><input type="checkbox"/> I 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 Expanded Targeted Repayment Assistance (ETRA) due to re-amortized/extended loan/financing tenure.</p> <p><u>Notes:</u></p> <ul style="list-style-type: none"> <li>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 further extension 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 Expanded Targeted Repayment Assistance (ETRA).</li> <li>ii. 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.</li> <li>iii. Please be informed that the existing insurance/takaful policy (if any) do not cover the loan/financing extension period arising from the above 6 months loan/financing payment period granted.</li> </ul>	<input type="checkbox"/> <b>6 Months 50% Reduction</b>	<ul style="list-style-type: none"> <li>i) To allow <u>6 months reduction in instalment by 50%</u> (from July 2021 to December 2021) with accruing interest/profit/rental at prevailing contracted interest/profit/rental rate at the point of Expanded Targeted Repayment Assistance (ETRA) for individuals in M40 Category under Bantuan Prihatin Nasional (BPN) (self-declared with no documentary evidences required). To resume repayment of existing full instalment amount after 6 months.</li> <li>ii) To extend loan/financing tenure accordingly with compounding interest or accrued profit/rental calculated at prevailing contracted interest/profit/rental rate at the point of Expanded Targeted Repayment Assistance (ETRA).</li> </ul>
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\* Borrower / Customer 100% accuracy and 100% complete information for all items are required

**2.0 Customer's Acknowledgement on Opt-In Confirmation / Responses Requirements for Expanded Targeted Repayment/Payment Assistance (ETRA) with PBB / PIBB \***

This is an acknowledgement of receipt of your opt-in confirmation by the Bank upon receiving this submission of complete confirmation form.

- Approval will be reverted to you within standard turnaround time of 5 days for M40 individual upon receipt of your complete opt-in confirmation form (if eligible).
- I hereby acknowledge that I have read, understand, and agree to ALL the above terms and conditions relating to the opt-in confirmation / responses requirements for Expanded Targeted Repayment/Payment Assistance (ETRA) of PBB/PIBB of M40 under Bantuan Prihatin Nasional (BPN) database.

**3.0 Declaration/Consent \***

- I declare that the details above furnished are 100% true & accurate / a non-bankrupt / non-credit impaired with arrears of < 90 days, and I have obtained valid consent and agreed to item 1.8 from the guarantor(s) / third party chargor(s), if any.
- I solemnly declared that myself is categorized as M40 and registered in the Bantuan Prihatin Nasional (BPN) database to be true and accurate.
- I agree that the interest/profit/rental shall continue to be charged/accrued at prevailing interest rate compounding at monthly/daily rest for Conventional Loan OR at profit/rental rate on non-compounding basis for Islamic Financing during the above 6 months loan/financing payment period granted.
- I agree for PBB/PIBB to rescind / cancel approval of my opt-in confirmation should any of the above information given by me is found to be false / untrue in due course.

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 67	11	Sibu Regional Office	084-333 888
6	Melaka	06-288 1518			

**4.0 Signature cum acceptance by Borrower/Customer:**

By signing below, I confirm that I have read and agree to abide all the declarations as stated above and to confirm opt-in for Targeted Assistance for individuals in M40 Category under Bantuan Prihatin Nasional (BPN) database with PBB/PIBB.

Please sign here with dark Ink only.

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

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

**5.0 For Office Use / Acknowledgement to be Given to Customer Immediately Upon Receipt TRA Opt-In Confirmation and Return to Borrowers/Customers Instantaneously (Branch is to check PBB/PIBB database (BPN) to confirm eligibility of M40)**

Additional Borrowing/financing cost:

Loan/Financing Note No. Link to the above selected account per loan note	Additional Borrowing/Financing Cost (RM) [Amount]				
	Note 1:	Note 2:	Note 3:	Note 4:	Note 5:
6 Months 50% Reduction					
3 Months Extended Maturity Dates					

**6.0 Approval by BM/ Biz Manager/BSM/Credit Officer/CCC Manager/CCC Head/CCC Officer (if eligible):**

Please sign here with dark Ink only.

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

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