

FREQUENTLY ASKED QUESTIONS (FAQs)**PEMULIH REPAYMENT ASSISTANCE FOR CASHLINE-i FACILITY (INDIVIDUAL CUSTOMERS)**

No.	Question	Answer
1	What is the moratorium assistance provided under Pakej Perlindungan Rakyat dan Pemulihan Ekonomi (PRA) that was announced recently?	As announced by YAB Prime Minister in Pakej Perlindungan Rakyat dan Pemulihan Ekonomi (PRA) on 28 June 2021, the moratorium programme is introduced to assist customers who are financially affected by the COVID-19 pandemic.
2	Who are eligible to apply for PRA programme?	Individual customers from all categories (B40, M40 and T20) are eligible to apply for the programme.
3	I have a Cashline-i facility, is the moratorium applicable to me?	Yes. This moratorium is also applicable to Cashline-i facility approved on or before 30 June 2021 . The moratorium for 6 months is applicable on full utilisation of the approved limit.
4	What are the pre-requisite criteria under the PRA?	The pre-requisite criteria are as follows: a) The financing facility is approved on or before 30 June 2021 ; b) There is no overdue payment exceeding 90 days and the financing facility is not classified as impaired as at the submission date of application for moratorium; and c) You are not a bankrupt
5	Is this an automatic payment assistance programme?	No, you will have to apply to be under this PRA programme. You may submit your application by completing the Service Request Form (SRF) which is available at any of our nearest Branch.

The frequently asked questions on PEMULIH Repayment Assistance (for individual customers) are subject to the latest information that will be updated from time to time

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6	What if I require longer than 6 months moratorium?	<p>The moratorium period is only for 6 months.</p> <p>You may contact us should you face difficulties in meeting payments after the 6-month moratorium period.</p>
7	Can I continue using my Cashline-i available drawing balance during this moratorium programme?	Yes, you may continue to utilise your Cashline-i provided there is an available limit during the moratorium period.
8	Will I be charged additional profit on the deferred payment during the moratorium of 6 months?	The profit will continue to be accrued on the outstanding principal amount. Such profit however will not be compounded in line with Shariah principles and will not exceed the Bank's Sale Price. The Bank is however not allowed to impose late penalty charges on the deferred amount. In other words, the financing payment is just deferred by 6 months.
9	If I opt for the PRA, will my CCRIS records be adversely affected?	No, there will be no impact to your CCRIS records.
10	Do I have to pay full financing amount after the moratorium period end?	No, you are only required to make payment on the total accumulated profit accrued once the moratorium period has ended.

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11	What are the impacts to the total profit accrued if I opt for PRA?	<p>a) Profit will continue to accrue on daily basis on the financing amount utilised. However, such profit will not be compounded in line with Shariah principles and will not exceed the Bank's Sale Price.</p> <p>b) You are required to fully settle the excess amount once the moratorium period for 6 months has ended.</p> <table border="1" data-bbox="671 577 1430 1447"> <thead> <tr> <th></th> <th>Without Moratorium</th> <th>With Moratorium*</th> </tr> </thead> <tbody> <tr> <td>Financing Limit</td> <td>RM100,000</td> <td>RM100,000</td> </tr> <tr> <td>Financing Amount Utilised</td> <td>RM100,000</td> <td>RM100,000</td> </tr> <tr> <td>Unutilised Financing Amount</td> <td>RM0</td> <td>RM0</td> </tr> <tr> <td>Effective Profit Rate</td> <td>5.00% p.a.</td> <td>5.00% p.a.</td> </tr> <tr> <td>Accrued Monthly Profit</td> <td>RM416.67</td> <td>RM416.67</td> </tr> <tr> <td>Monthly Profit Due for Payment</td> <td>RM416.67</td> <td>N/A</td> </tr> <tr> <td>Accumulated Profit Accrued During Moratorium that is due for Payment</td> <td>N/A</td> <td>RM2,500.02</td> </tr> </tbody> </table> <p>* Note:</p> <p>a) Scenario : Customer applied for six (6) months deferment under PRA.</p> <p>b) Assumption: No changes to the Bank's Base Rate (BR)/Base Financing Rate (BFR) during the moratorium period</p>		Without Moratorium	With Moratorium*	Financing Limit	RM100,000	RM100,000	Financing Amount Utilised	RM100,000	RM100,000	Unutilised Financing Amount	RM0	RM0	Effective Profit Rate	5.00% p.a.	5.00% p.a.	Accrued Monthly Profit	RM416.67	RM416.67	Monthly Profit Due for Payment	RM416.67	N/A	Accumulated Profit Accrued During Moratorium that is due for Payment	N/A	RM2,500.02
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12	Where can I get further information?	<p>Should you require additional information about the programme, please refer to our branches or :</p> <p>Contact Centre & Customer Care Department Bank Islam Malaysia Berhad 17th Floor, Menara Bank Islam, No. 22, Jalan Perak, 50450 Kuala Lumpur. Tel: 03-26 900 900 Email: contactcenter@bankislam.com.my</p>

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