

BANK ISLAM OFFERS FINANCIAL RELIEF FOR FLOOD VICTIMS

Financing payment flexibility and relief facilities for affected MSMEs; additional support for House, Personal, and Vehicle Financing-i customers

KUALA LUMPUR, Wednesday, [17 September 2025]: Bank Islam Malaysia Berhad (Bank Islam or the Bank), conscious of the flood conditions impacting several areas across Malaysia, today announced financial relief measures prioritising affected micro, small and medium-sized enterprises (MSMEs), alongside support for individual customers.

To aid affected MSMEs, Bank Islam is offering the Disaster Relief Facility financing programme for businesses in districts identified by the National Disaster Management Agency (NADMA) as flood disaster areas. Under this facility, eligible MSMEs may obtain financing to repair or replace damaged business assets, such as manufacturing plants and machinery, as well as for essential working capital.

Meanwhile, a moratorium of up to six (6) months is also available to Bank Islam's existing MSME customers in NADMA-designated flood disaster areas. This financial assistance covers all credit facilities with scheduled or contractually due payments, including Term Financing Facilities, Revolving Credit & Cash Line Facilities, and Trade Facilities.

In addition, Bank Islam has recommenced the Prihatin Programme for Flood for individual financing customers. House, Personal, and Vehicle Financing-i customers affected by the disaster may apply for up to six (6) months' deferment of their monthly instalments, subject to the applicable terms and conditions. The Bank is also offering free replacements for damaged or lost Credit and Debit Cards-i, as well as chequebooks.

Bank Islam's Group Chief Operating Officer and Group Chief Sustainability Officer, Mohamed Iran Moriff Mohd Shariff, said, "Bank Islam has been closely monitoring the latest updates on the situation in all affected areas. Concerned with our customers' challenges, we are taking proactive actions to ensure simple documentation and approval processes for them."

"The well-being of the communities has always been Bank Islam's priority. Therefore, we hope the Disaster Relief Facility for MSMEs and the Prihatin Programme for Flood for individual customers will help ease financial anxieties during this trying time. We view this as an ongoing responsibility, not just a crisis response. Our support will continue beyond the immediate aftermath, with dedicated resources in place to help our customers rebuild, adapt, and thrive in the long term." Mohamed Iran added.

Applications for financial relief can be submitted at the nearest operating Bank Islam branches within three (3) months of the incident.

Further information on the available assistance is provided on the Bank Islam corporate website at www.bankislam.com.

Affected Business Financing-i customers may inquire and apply for assistance at the nearest Bank Islam branches or via email at sme-assist@bankislam.com.my.

About Bank Islam Malaysia Berhad

Bank Islam is the first Islamic bank publicly listed in the main market of Bursa Malaysia. Established in July 1983, the Bank has over 100 branches and over 900 self-service terminals across Malaysia. As a pure-play Islamic bank, Bank Islam provides retail banking and corporate financial solutions that strictly adhere to Shariah rules and principles. The Bank is committed to sustainable prosperity and ESG values and is an official participant of the UN Global Compact Malaysia and Brunei. Bank Islam's core subsidiaries, BIMB Investment and BIMB Securities, offer various Islamic financial services, including investment and stockbroking. For more information on the Group's products and services, please visit www.bankislam.com.

For further information, please email Bank Islam Group's Media Relations team at: media@bankislam.com.my