

No.	Question	Answer
1	Does PEMULIH Repayment Assistance programme applicable to AR-Rahnu facility?	Yes, Ar-Rahnu Tawarruq financing facility is applicable under PEMULIH Repayment Assistance programme. Qualified customers can apply for this programme and, if approved, their account will be granted 6-month deferment payment starting from the next Payment Date.
2	Am I qualified to receive PEMULIH Repayment Assistance programme for my Ar-Rahnu Tawarruq account?	All Ar-Rahnu Tawarruq accounts that have been approved before 1 July 2021 are eligible for this programme with the provision that the accounts are not in arrears at the time of application and the applicants themselves are not a bankrupt person.
3	How to apply for PEMULIH Repayment Assistance?	You may apply by completing the Bank's PEMULIH Repayment Assistance programme e-Form with accurate and detailed information as required by the e-Form itself, and during the period when the form is made available by the Bank.
4	Do I need supporting documents for approval under this programme?	No supporting documents are required for approval under this programme.
5	When will customers received confirmation of their applications?	Customers will received confirmation of their applications immediately after the Bank's validation.
6	How the Bank notify its customers the result of their applications?	Customers will receive notification of their applications' result through SMS. Customers have to ensure that their mobile phone number and email address in the e-Form are correct and active.
7	How long will it take for the customers to know the result of their applications?	Customers will be informed of their result within two (2) calendar days or at the latest within five (5) calendar days.

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8	How long does it take for the account to be updated with the new terms and conditions?	<p>For the approved application, a new payment term will be updated within 14 working days from the date of the application.</p> <p>The Bank will issue notification letter with details of the new payment term to the customer's address.</p>
9	Will the daily profit charges continue to accrue during the programme's duration?	<p>Yes, the daily profit charges will continue to accrue but customers will not be charged with compounded profit charges or late payment penalty for the duration of the deferment payment.</p> <p>The accrued profit charges will accumulate during duration of the programme and the customers are required to settle the accumulated amount at the last Payment Date of their financing tenure.</p>
10	When is the effective date for the approved PEMULIH Repayment Assistance programme's?	<p>The effective date for the approved PEMULIH Repayment Assistance programme will only be in force at the next Payment Date as stated in the original Ar-Rahnu Tawarruq Financing Letter of Agreement.</p>
11	What is the impact to the customer's remaining financing amount under the PEMULIH Repayment Assistance programme?	<p>The remaining financing amount for the account under this programme will decrease at a slow rate, and there is possibility for the followings:</p> <ul style="list-style-type: none"> a) An increase to the total repayment amount for the duration of the financing tenure and an increase to the total financing cost; and/or b) Accumulated payment amount at the end of instalment c) Profit charges rate will continue to accrue for any deferred financing repayments and the customers will have to pay to settle those accrued amount in the future.

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		<p>The illustrations below show the impact to the customers' financing:</p> <p>Sample information on customer's financing</p> <table border="1" data-bbox="730 459 1675 675"> <tr> <td>Financing Amount: RM8,000</td> <td>Selling Price: RM9,692.12</td> </tr> <tr> <td>Effective Profit Rate: 9.6%</td> <td>Profit Rate Ceiling: 11.25%</td> </tr> <tr> <td>Financing Tenure: 18 months</td> <td>Mortgage Date: 1/6/2021</td> </tr> </table> <table border="1" data-bbox="730 746 1682 1177"> <thead> <tr> <th colspan="4">PROFIT CHARGES AMOUNT BASED ON MORTGAGE TENURE</th> </tr> <tr> <th>Mortgage Tenure</th> <th>6 Months</th> <th>12 Months</th> <th>18 Months</th> </tr> </thead> <tbody> <tr> <td>Payment Date</td> <td>1/12/2021</td> <td>1/6/2022</td> <td>1/12/2022</td> </tr> <tr> <td>Profit Charges Amount that Need to be Paid</td> <td>480.00</td> <td>480.00</td> <td>480.00</td> </tr> <tr> <td>Financing and Profit Charges Amount</td> <td>-</td> <td>-</td> <td>9,440.00</td> </tr> </tbody> </table>	Financing Amount: RM8,000	Selling Price: RM9,692.12	Effective Profit Rate: 9.6%	Profit Rate Ceiling: 11.25%	Financing Tenure: 18 months	Mortgage Date: 1/6/2021	PROFIT CHARGES AMOUNT BASED ON MORTGAGE TENURE				Mortgage Tenure	6 Months	12 Months	18 Months	Payment Date	1/12/2021	1/6/2022	1/12/2022	Profit Charges Amount that Need to be Paid	480.00	480.00	480.00	Financing and Profit Charges Amount	-	-	9,440.00
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		<p><u>WITH PEMULIH Repayment Assistance Programme</u></p> <p>Scenario: A customer applies for the assistance programme on 10 July 2021. His/her application is accepted and the customer is given 6-month deferment starting from the next Payment Date. The new financing details for the customer are as follows:</p> <table border="1"> <thead> <tr> <th colspan="4">PROFIT CHARGES AMOUNT BASED ON MORTGAGE TENURE</th> </tr> <tr> <th>Mortgage Tenure</th> <th>12 Months</th> <th>18 Months</th> <th>24 Months</th> </tr> </thead> <tbody> <tr> <td>Payment Date</td> <td>1/6/2022</td> <td>1/12/2022</td> <td>1/6/2023</td> </tr> <tr> <td>Profit Charges Amount that Need to be Paid</td> <td>480.00</td> <td>480.00</td> <td>732.12</td> </tr> <tr> <td>Financing and Profit Charges Amount</td> <td>-</td> <td>-</td> <td>9,692.12 *</td> </tr> </tbody> </table> <p><i>*Financing and Profit Charges amount after the application of this programme will not exceed the Bank's Selling Price.</i></p>	PROFIT CHARGES AMOUNT BASED ON MORTGAGE TENURE				Mortgage Tenure	12 Months	18 Months	24 Months	Payment Date	1/6/2022	1/12/2022	1/6/2023	Profit Charges Amount that Need to be Paid	480.00	480.00	732.12	Financing and Profit Charges Amount	-	-	9,692.12 *
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12	Can I make payment on profit or redeem the Asset Mortgage during the duration of the PEMULIH Repayment Assistance programme?	Yes, you can make payment on profit to reduce the total cost incurred or redeem Asset Mortgage during the duration of the programme.																				

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13	Will my Asset Mortgage be auctioned during the duration of the PEMULIH Repayment Assistance programme?	Approved account will not be auctioned during the duration of the programme. However, after the end of the payment deferment period, the Asset Mortgage are subject to the terms and conditions as stated in the original Ar-Rahnu Tawarruq Financing Letter of Agreement.

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