

No.	Question	Answer
1	What is PEMULIH Repayment Assistance?	PEMULIH Repayment Assistance (PRA) is a payment assistance initiated in line with the announcement by the Prime Minister on 28 June 2021 to assist customers who are facing difficulties during the COVID-19 pandemic in continuing their financing payment.
2	Is enrolment into PRA automated?	No. Customers need to apply to participate in the PRA.
3	Who are eligible for PRA?	<p>a) All individual customers (B40, M40 or T20). b) Micro-enterprises*. c) SMEs* whose financial condition has been adversely affected by the pandemic.</p> <p><i>*As defined in the Guideline on SME Definition issued by SME Corporation Malaysia</i></p>
4	Who are not eligible for the PRA?	Individuals under a bankruptcy charge, or businesses that are subject to a winding-up process.
5	What are the eligible facilities?	<p>Any of the following credit facilities (denominated in ringgit or foreign currency), if they were approved on or before 30 June 2021 and remain performing (not in arrears exceeding 90 days as at date of application by customer):</p> <p>a) Individuals</p> <ul style="list-style-type: none"> i. House financing ii. Personal financing iii. Vehicle financing iv. Term financing that have been converted from credit card balances* v. Ar Rahnū financing**

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		<p data-bbox="745 320 819 344"><i>Note:</i></p> <ul data-bbox="797 371 2085 619" style="list-style-type: none"><li data-bbox="797 371 2085 475">▪ *Bank Islam will offer customers an option to convert their credit card balances into a term financing for a tenure of not more than 3 years and an effective profit rate of not more than 13% per annum.<li data-bbox="797 499 1559 523">▪ **Ar-Rahnu financing must not be in arrears or impaired.<li data-bbox="797 555 1984 619">▪ Kindly refer to the FAQ for Individuals, FAQ on Balance Conversion and FAQ on Ar-Rahnu respectively for further information. <p data-bbox="745 699 1014 722">b) Micro-enterprises</p> <p data-bbox="797 754 2056 850">Any credit facility where payments of principal or profit are either scheduled at fixed intervals or to be settled in a one-off lump sum payment. Please refer to the FAQ for Microenterprises and SME customers for details.</p> <p data-bbox="745 922 1232 946">c) Small & Medium Enterprises (SMEs)</p> <p data-bbox="797 978 2056 1074">Any credit facility where payments of principal or profit are either scheduled at fixed intervals or to be settled in a one-off lump sum payment. Please refer to the FAQ for Microenterprises and SME customers for details.</p>

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6	<p>Is the assistance for the Micro-enterprise and SME categories applicable to the following types of facilities?</p> <p>a) Term financing</p> <p>b) Term financing that have been converted from trade bills, Bank Guarantees, credit card balances or Cash Line-i facilities</p> <p>c) Special Relief Facility (SRF) financing with payment starting soon</p> <p>d) Trade bills</p>	<p>Yes, this assistance is applicable to the facilities listed in a, b, c and d.</p> <p>For trade financing facilities where the facilities' tenure cannot be extended, Bank Islam may provide alternatives to customers such as converting the trade facilities into other financing.</p> <p>For Cash Line-i and Revolving Credit-i facilities, the assistance applies to the full utilization of the approved limit.</p>
7	Would new financing approved after 30 June 2021 qualify for the PRA?	No. Financing approved after 30 June 2021 will not qualify for the PRA.
8	When can customers apply?	Customers can apply from 7 July 2021.
9	How to apply for the PRA?	<p>Customer may apply for the PRA via the following channels:</p> <p>For individual customers:</p> <p>a) Bank Islam's corporate website</p>

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		<p>For Micro-enterprise and SME customers:</p> <ul style="list-style-type: none"> a) Relationship Managers b) SME Hubs c) Branches d) email to: sme-assist@bankislam.com.my
10	Can customers under the existing programs apply?	Yes, customers under the existing program are also eligible to apply.
11	What options are available for customers?	<p>The following assistance will be available to eligible customers with eligible facilities upon selection of assistance required by the customers:</p> <ul style="list-style-type: none"> a) Option 1: 6-months deferment of instalments b) Option 2: 50% reduction in instalments for 6 months (not applicable for Ar-Rahnu financing for individuals and Cash Line-i, Revolving Credit-i & Trade Facilities for SMEs)
12	When is the effective date of the PRA?	<ul style="list-style-type: none"> a) For customers who apply in July 2021, customers have two options for the effective date: <ul style="list-style-type: none"> i. Current month i.e. July 2021; or ii. Subsequent month i.e. Aug 2021. b) For customers who apply after July 2021 i.e. beginning on 1 Aug 2021 onwards, the effective date is subsequent month. c) For Ar-Rahnu financing, the effective date is subsequent payment date.
	What are the cost implications of this PRA?	The profit will continue to accrue on the outstanding principal amount but will not be compounded. This means the accumulated payment amount during the deferment of payment period will be added to the outstanding financing amount. The Bank, however will not impose late payment charges on the deferred amount.

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14	Can the assistance for the Individual category be applied in co-customer situations?	Yes.
15	For the SME category, what does it mean for a customer to be adversely affected by the pandemic?	<p>Given the inevitable uncertainty and variability in the operating environment and outlook, Bank Islam will generally accept a customer's self-declaration that their financial condition has been 'adversely affected by the pandemic'.</p> <p>However, Bank Islam may conduct reviews to verify representations made by customers regarding customers' eligibility. This may include requesting for evidence to support self-declaration made by the customers.</p>
16	What will happen to customer's PRA if Bank Islam discovers that customer is ineligible based on the review conducted as per question no. 15?	Bank Islam reserves the right to rescind the payment assistance and re-negotiate the assistance initially granted.
17	Will Bank Islam impose conditions before giving this assistance?	No.
18	Will Bank Islam exclude customers that are under a direct salary deduction arrangement, such as those under Angkasa?	No. Individuals who fall within the eligibility criteria are also entitled to apply for the assistance.

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19	Is this assistance applicable to facilities granted for owner occupied quasi- residential properties such as serviced apartments, SOHO and SOVO?	Yes.
20	If an eligible customer takes up Option 1 or Option 2, can Bank Islam still render further assistance to the customer?	Yes, Bank Islam may continue to offer customers additional assistance post PRA.
21	What is the timeframe to notify customer if the customer is not eligible for PRA?	Bank Islam will notify customers of their ineligibility within 2 days from the date of application.
22	What is the timeframe for Bank Islam to provide acknowledgement to customers and process approval?	<p>Bank Islam will provide immediate acknowledgement to our customers that their request has been received.</p> <p>Bank Islam will also provide confirmation that the selection made by the customer has been approved within 2 calendar days. If confirmation cannot be provided within this time period, a holding response will be provided to the customer to inform them that their request is still being processed and that a confirmation will be provided within 5 calendar days (for Individual customers) or 14 calendar days (for Micro-enterprise and SME customers) from the date the selection is made.</p>
23	For facilities with guarantor, is prior consent required from the guarantor?	Yes, customer is required to obtain prior consent from the guarantor.

FREQUENTLY ASKED QUESTIONS
PEMULIH REPAYMENT ASSISTANCE (AS AT 7 JULY 2021)

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24	What would be the status of account in BNM's CCRIS reporting for a customer who enrolls into PRA?	The account will not be classified as rescheduling/ restructuring under the BNM's CCRIS reporting.
25	How do we know that Bank Islam has enrolled my financing into PRA?	Bank Islam will notify customer on the enrolment of customer's financing into the PRA either via email, SMS or notification letter (where applicable).
26	What would happen if a customer decides not to enrol into PRA?	The customer should continue to make timely and full payment of the financing.
27	If a customer is not eligible for PRA, what other option is there for the customer?	If the customer is not eligible for the PRA and having difficulty in continuing with monthly instalment, the customer may come to the Bank to negotiate an affordable and suitable payment plan to assist the customer's financial commitment. Customer may request for rescheduling/ restructuring or consult Agensi Kaunseling dan Pengurusan Kredit (AKPK) at 03-2616 7766 or visit their website www.akpk.org.my for available payment assistance.
<p>Kindly contact:</p> <p>Contact Centre & Customer Care Department Tel: 03-26 900 900 Fax: 03-2782 1337 Email: contactcenter@bankislam.com.my</p>		

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