

Dear Valued Customer,

If you are reading this, you are most likely interested to know about the financial reliefs by SME & Commercial Banking of Bank Islam Malaysia Berhad (the Bank) in line with the announcement by Bank Negara Malaysia (BNM).

Please find below a list of Frequently Asked Questions (FAQs) to assist you in understanding your options, as well as the steps you may need to take. Stay safe and let the Bank ease your financial concerns during these difficult times.

This FAQ is to be read together with "Frequently Asked Questions (FAQS) on PEMULIH Repayment Assistance as at 7 July 2021".

No.	Question	Answer
1	<b>What is the objective of the PRA?</b>	<p>The objective of PRA is to provide relief to SMEs that are facing temporary financial constraints arising from the Covid-19 pandemic containment measures implemented on 1 June 2021 (MCO 3.0).</p> <p>We hope that this will help SMEs facing financial adversities to cope with challenges during this period. Financing payment resumes after the deferment period.</p>
2	<b>What options relief available under PRA package?</b>	<p>Two (2) options offered to SME Customers who the financing is not in arrears for more than 90 days as at date of application as follows:</p> <ul style="list-style-type: none"> <li>a) Option 1: Moratorium for 6 months; or</li> <li>b) Option 2: Reduction of monthly instalments by 50% for 6 months</li> </ul> <p>For both options:</p> <ul style="list-style-type: none"> <li>a) The Bank will not compound profit or charge Ta'widh.</li> <li>b) By default, at the end of the 6- month period, instalments will revert to the original contracted instalment amount, with tenure extensions where necessary to account for profit costs.</li> </ul>

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3	What type of financing eligible for this PRA and what are the available relief option??	<p>PRA is eligible to all financing facilities based on the relief options as follows:</p> <table border="1"> <thead> <tr> <th>No</th> <th>Type of facilities</th> <th>Relief</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Term Financing Facilities</td> <td><b>Option 1:</b> Moratorium for 6 months; or <b>Option 2;</b> Reduction of 50% monthly instalments for 6 months.</td> </tr> <tr> <td>2</td> <td>Revolving Credit &amp; Cash Line Facilities</td> <td><b>Option 1:</b> Moratorium for 6 months on the full utilization of the approved limit.</td> </tr> <tr> <td>3</td> <td>Trade Facilities</td> <td><b>Option 1:</b> Moratorium for 6 months for the trade facilities that the tenure cannot be extended by converting into other financing</td> </tr> </tbody> </table>	No	Type of facilities	Relief	1	Term Financing Facilities	<b>Option 1:</b> Moratorium for 6 months; or <b>Option 2;</b> Reduction of 50% monthly instalments for 6 months.	2	Revolving Credit & Cash Line Facilities	<b>Option 1:</b> Moratorium for 6 months on the full utilization of the approved limit.	3	Trade Facilities	<b>Option 1:</b> Moratorium for 6 months for the trade facilities that the tenure cannot be extended by converting into other financing
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4	If a customer has multiple financings with the Bank, and only one of the financings is in default, would the other financing or facilities qualify for the PRA?	Yes. The PRA is applicable on a per facility basis, and if a financing facility meets the criteria, it will qualify for the repayment assistance.												
5	Do I need to submit my application for the PRA?	<p>Yes. The application for the PRA is made available upon request supported with the SME financing facility(ies) that meet the criteria to qualify for the deferment.</p> <p>For application, SMEs are required to fill up "application and self-declaration form" to opt into repayment assistance and submit as per contact details in <b>Question 11</b>.</p>												

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6	<b>My financing is in default, can I qualify? Can financing under rescheduling and restructuring (R&amp;R) programme be eligible for the PRA?</b>	<p>Financing accounts that are already more than 90 days in arrears will not qualify for the deferment. SMEs are advised to contact your respective Relationship Manager or refer to <b>Question 11</b> to seek assistance.</p> <p>Financing under R&amp;R programme is also eligible for PRA subject to meeting the criteria.</p>
7	<b>How do I know if my financing under the PRA?</b>	The Bank will provide SMEs with adequate information and letter will be issued to successful SMEs to inform that their financing under PRA.
8	<b>I run a small business in the tourism sector which has been severely affected by Covid-19. If business does not improve, I will soon be defaulting on my financing. Do I qualify for the PRA?</b>	Yes, provided that your existing financing is not in arrears for more than 90 days as at date of application and meet the remaining deferment criteria's.
9	<b>Will I be charged additional profit on the payment amount that is moratorium for 6 months during the period?</b>	The profit will continue to accrue on the outstanding principal amount. Such profit however will not be compounded in line with Shariah principles. 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.
10	<b>What would happen to my financing payments after the PRA? How does PRA package affect my profit payments after the 6-month period? Is there an increase in</b>	<p>Profit will continue to accrue on financing payments that are deferred. This means accumulated payment amount during the deferment of payment period will be added to the outstanding financing amount.</p> <p>This may result in slow reduction of the outstanding amount under the Facility and may cause an increase in total repayment amount throughout the Facility tenure (total payment will not exceed the</p>

No.	Question	Answer
	<p><b>monthly payments, or longer tenure?</b></p>	<p>Bank's selling price); and/or bullet payment on the last instalment payment</p> <p>SMEs are advised to contact your respective Relationship Manager or refer to <b>Question 11</b> to discuss on the suitable workout plans to pay the principal and profit accrued during the deferment period. This may include higher subsequent instalment amount or an extension of the financing tenure.</p>
<p>11</p>	<p><b>Where can I get further assistance?</b></p>	<p><b>If you have difficulties in servicing the payments or among the affected, you should contact your respective Relationship Manager at the earliest possible to discuss the payment options. You may also contact us at:</b></p> <p><b>SME Banking</b>                      Bank Islam Malaysia Berhad                      16th Floor, Menara Bank Islam                      No 22, Jalan Perak,                      50450 Kuala Lumpur                      Fax: 03-2688 2711</p> <p>email: <a href="mailto:sme-assist@bankislam.com.my">sme-assist@bankislam.com.my</a></p> <p><b>Commercial Banking</b>                      Bank Islam Malaysia Berhad                      23rd Floor, Menara Bank Islam                      No. 22, Jalan Perak,                      50450 Kuala Lumpur                      Fax: 03-2726 7818</p>

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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 contact:</p> <p><b>Contact Centre &amp; Customer Care Department</b> Bank Islam Malaysia Berhad 17th Floor, Menara Bank Islam, No. 22, Jalan Perak, 50450 Kuala Lumpur. Tel: 03-26 900 900 email: <a href="mailto:contactcenter@bankislam.com.my">contactcenter@bankislam.com.my</a></p>

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