

Dear Valued Customer,

If you are reading this, you are most likely interested to know about the Repayment Assistance Packages offered by Maybank to assist you after the moratorium ends.

Please find below a list of Frequently Asked Questions (FAQs) which serves to help you in understanding your options, as well as the steps you may need to take.

Stay safe and let Maybank ease your financial concerns during these times.

FAQs ON REPAYMENT ASSISTANCE FOR INDIVIDUAL CUSTOMERS (As at 16 October 2020)

| No. | Questions | Answers |
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| 1. | Is Maybank providing any help to customers who cannot make payment after the moratorium ends? | <p>We have Repayment Assistance Packages available for Maybank customers who require extended support after the moratorium ends.</p> <p>Please reach out to us if you need further support. We will discuss the options best suited to address your needs.</p> |
| 2. | How do the Repayment Assistance Packages work? | <p>Repayment Assistance Packages are options available to assist Maybank customers who require extended support after the 6-month moratorium ends.</p> <p>The Repayment Assistance will be tailored to best suit your needs and address the challenges you are facing - be it loss of employment or reduction in salary. This may include extension of moratorium (for those who lost employment in 2020), rescheduling of loan/financing facility to extend the tenure or restructuring the loan/financing to match your cashflow and repayment capabilities that have been impacted by the Covid-19 pandemic.</p> |
| 3. | Who is eligible? | <p>All Maybank individual customers with loan/financing denominated in Ringgit Malaysia and impacted by the Covid-19 pandemic.</p> <p>For loans disbursed <u>after</u> 1st April 2020 which require Repayment Assistance, please discuss your options with our Branch personnel / Center Manager or your Relationship Manager.</p> <p>Each application will be assessed on a case-to-case basis.</p> <p><i>Note: Excludes Credit Card/Credit Card-i, Charge and Corporate Card, and individuals under bankruptcy proceedings</i></p> |
| 4. | Can I apply for the Repayment Assistance Packages if I did not | <p>Yes, you can apply if you have loan/financing denominated in Ringgit Malaysia and are impacted by the Covid-19 pandemic.</p> |

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| | participate in the earlier Moratorium? | |
| 5. | How do I apply for the Repayment Assistance Packages? | <p>Log in to Maybank2u and submit your application (excluding personal loans)</p> <p><u>OR</u></p> <p>If you do not have a Maybank2u account, you may email us at weassist@maybank.com and we will reach out to you</p> <p>Please include the following in the email:</p> <ul style="list-style-type: none"> • Email subject : Request for Repayment Assistance • Name • Contact number • Type of loan (e.g Mortgage, Hire Purchase) • Vehicle number (for Hire Purchase) • Employment status (e.g. employed, self-employed, unemployed) • Reason for application <p><u>OR</u></p> <p>Visit or call any of our branches nationwide Click here for the list of branches</p> <p>Visit or call our Auto Finance Centres for Hire Purchase related matters Click here for the list of Auto Finance Centres</p> <p><i>Please bring along the required documents as stated in item 6 when you visit</i></p> <p><u>OR</u></p> <p>Call Maybank Customer Care Hotline: 1-300 88 6688, press *1 for “Repayment Assistance”</p> |
| 6. | What are the supporting documents required to apply for the Repayment Assistance Packages? | <ul style="list-style-type: none"> • For salary earners : Latest 1 month salary slip • For self-employed: <ul style="list-style-type: none"> ○ If your main account is with Maybank, no document is required ○ If your main account is with other banks, latest 3 months bank statement |

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| 7. | I've lost my job and cannot afford to pay my monthly instalment after the moratorium ends. What can the Bank do to help me? | <p>Please contact us via the various methods listed in item 5 and we will work with you on a Repayment Assistance Package that will help address the challenges you are facing.</p> <p>Please submit or bring along the following documents:</p> <ul style="list-style-type: none"> - a letter from your employer and/or - any supporting document for your application. |
| 8. | I got a pay cut/ my income has been reduced and cannot afford to pay my monthly instalment after the moratorium ends. What can the Bank do to help me? | <p>Please contact us via the various methods listed in item 5 and we will work with you on a Repayment Assistance Package that will help address the challenges you are facing.</p> <p>Please submit or bring along the following documents:</p> <ul style="list-style-type: none"> - a letter from your employer and/or - any supporting document for your application. |
| 9. | How would I know if my application is being reviewed by the Bank? | <p>Upon receipt of your application, an automated email will be sent to you acknowledging receipt of your submission.</p> <p><u>For Hire Purchase Loan/Financing:</u> Our Officers will contact you to perform the necessary verification.</p> |
| 10. | When will I know the outcome for my application? | <p>We aim to provide the result within 5 calendar days upon receiving your <u>complete application (together with the required documents)</u>. However, there may be a delay if we are experiencing a high volume of requests.</p> <p>We will notify you on the outcome of your application via phone call or email or SMS.</p> |
| 11. | Do I need to sign/ execute any agreements/ documents accepting the Repayment Assistance Package? | <p>Once your Repayment Assistance Package has been approved, an SMS will be sent to inform you about the approval. The SMS does not require acceptance if you wish to accept the offer.</p> <p>However, if you <u>do not wish to accept the offer, please notify us within 5 working days.</u></p> <p>Following the SMS, a Supplemental Letter of Offer will be emailed to you, referencing the SMS sent earlier.</p> <p><u>For Hire Purchase Loan/ Financing</u></p> <p>Hirers and guarantor (if any) will need to physically sign the Variation Agreement. Please refer to item 12.</p> |

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| 12. | Can the Variation Agreement for Hire Purchase Loan/ Financing be executed and replied via email with the scanned document, instead of signing it physically at the branch? | <p>For Hire Purchase Loan/ Financing, the Variation Agreement needs to be physically signed. You can execute the Variation Agreement at:</p> <ol style="list-style-type: none"> any Auto Finance Centre or Regional Asset Quality Management Centre. Please click here for the full list. your home branch. <p>If you wish to execute the Variation Agreement at <u>another branch</u>, please inform us 5 working days in advance for the necessary arrangements to be made.</p> |
| 13. | Will I have to incur any processing or standing instruction fee for my Repayment Assistance application? | <p>The bank does not charge any processing or standing instruction fee for Repayment Assistance application.</p> <p>If you have been charged the RM2.00 Standing Instruction fee, it will be refunded before end October 2020.</p> |
| 14. | Will there be compounded interest/ profit on my loan/financing for Repayment Assistance Package with extended moratorium duration? | The interest/ profit charged during the extended moratorium duration will not be compounded. |
| 15. | Can I change the Repayment Assistance Package after acceptance? | Changes are allowed only if your Repayment Assistance Package has not been effected. |
| 16. | Can I opt out from the Repayment Assistance if my financial position recovers? | <p>Yes, you can opt out at anytime.</p> <p>Just resume paying your original instalment or any amount higher than the Repayment Assistance Package instalment. No notification is required.</p> <p><u>For Hire Purchase Loan/ Financing</u> You cannot opt out once the Repayment Assistance Package has been effected.</p> |
| 17. | Do I need to make payment whilst waiting for the outcome of my Repayment Assistance application? | Yes, you are required to make payment while waiting for the outcome of your Repayment Assistance application. |
| 18. | My Repayment Assistance application is rejected. Can I appeal? | <p>You can appeal with additional justification/ supporting documents.</p> <p>Alternatively, you can seek assistance from Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency which provides advisory services and assistance to individual borrowers/customers in managing their finances.</p> |