

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 PACKAGES FOR SME CUSTOMERS (As at 16 October 2020)

No.	Questions	Answers
1.	Is Maybank providing any help to customers who cannot make payment after the moratorium ends?	<p>We have Repayment Assistance Packages available to assist 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>Maybank SME customers with loan/financing denominated in Ringgit Malaysia and business operations 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>

This FAQ is subject to revision by the Bank from time to time. As and when there are new developments, we aim to update you via Maybank2u.

No.	Questions	Answers
		<i>-Note: excludes Credit Card/Credit Card-i, Charge and Corporate Card, Personal Loan/Financing on flat rate and business under winding up proceeding.</i>
4.	Can I apply for the Repayment Assistance Packages if I did not participate in the earlier Moratorium?	Yes, you can apply if you have loan/financing denominated in Ringgit Malaysia and your business operations have been impacted by the Covid-19 pandemic.
5.	How do I apply for the Repayment Assistance Packages?	<p>Contact your Relationship Manager to discuss the repayment package most suited for your business</p> <p><u>OR</u></p> <p>Email us at SMErelief@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 of contact person • Contact number • Company name • Type of loan/financing (e.g. Hire Purchase, Term loan/financing) • Vehicle number (for Hire Purchase) • Reason for application <p><u>OR</u></p> <p>Visit or call your home branch or any of our SME Centres Click here for the list of SME Centres</p> <p><i>Please bring along the required documents as stated in item 6 when you visit</i></p> <p>For Business Hire Purchase related matters, please log in to Maybank2u Biz to submit the application.</p> <p>If you don't have access to Maybank2uBiz, you may visit or call our Auto Finance Centres 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>

No.	Questions	Answers
		Call Maybank Customer Care Hotline: 1-300 88 6688, press *1 for “Repayment Assistance”
6.	What are the supporting documents required to apply for the Repayment Assistance Packages?	<ul style="list-style-type: none"> • Latest 3 months bank statement (if your main account is not with Maybank); AND • Any other supporting documents
7.	My company is still unable to resume operations due to the nature of the business. We have lost months of income and will have difficulty repaying/paying my loan/ financing after the moratorium ends. What can the bank do to help me?	<p>Please get in touch with us as soon as possible so that we can work with you on a repayment package that will help address the challenges you are facing. Rest assured we are committed to assist you.</p> <p>Please refer to item 5 for methods to contact us and do bring along the documents as listed in item 6.</p>
8.	How would I know if my application is being reviewed by the Bank?	Once we start reviewing the application, our Officers will contact you for further discussion.
9.	When will I know the outcome for my application?	<p>We aim to provide the result within 14 calendar days upon receiving your complete application (together with the required documents). However, there may be a delay if we are experiencing high volume of requests.</p> <p>We will notify you on the outcome of your application via phone call or email or SMS.</p>
10.	Do I need to sign/ execute any agreements/ documents accepting the Repayment Assistance Package?	<p>You will need to sign the Supplemental Letter of Offer (SLO) indicating acceptance and email to the address as stated on the letterhead of the SLO.</p> <p>You are required to return the original signed SLO to your SME Centre where your loan/ financing is maintained within 3 working days after the CMCO is lifted.</p> <p><u>For Hire Purchase Loan/ Financing</u></p> <p>Hirers and guarantor (if any) need to physically sign the Variation Agreement. Please refer item 11</p>

No.	Questions	Answers
11.	Can the Variation Agreement for Hire Purchase Loan/ Financing be executed and replied via email with the scan document, instead of going to 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"> 1. any Auto Finance Centre or Regional Asset Quality Management Centre. Please click here for the list. 2. 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 arrangement to be made.</p>
12.	Will I have to incur any processing or standing instruction fee for the 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>
13.	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.
14.	Can I change the Repayment Assistance Package after acceptance?	Changes are allowed only if your Repayment Assistance Package has not been effected.
15.	Can I opt out from the Repayment Assistance in the event my financial status recovers?	<p>Yes, you may 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>
16.	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.

No.	Questions	Answers
17.	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>