

Dear Valued Customer,

If you are reading this, you are most likely interested to know about the financial reliefs or moratorium offered by Maybank in line with the announcement by Bank Negara Malaysia (BNM).

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

You may reach us at:

- Customer Care Hotline : 1300 88 6688 , press *1 for moratorium
- Email : bsu_s2h@maybank.com.my ; OR
- Contact your SME Centre

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

FAQs ON MORATORIUM TO ASSIST BUSINESSES (AS AT 1 MAY 2020)

No	Questions	Answers
General Queries on Moratorium / Deferment of Loan/ Financing		
1	What does 'moratorium' mean?	Moratorium means 'defer' in this context. Effectively, this means that business borrowers will be able to defer their loan/financing repayment to a later date.
2	What does the BNM announcement on moratorium mean to loan/financing borrowers?	An automatic 6-month moratorium is granted to all Conventional & Islamic consumer and SME, Ringgit Malaysia denominated loans/financings (except for Hire Purchase Loan/Financing-i, Credit Card/Credit Card-I, Charge and Corporate Card), which are not in arrears for more than 90 days as at 1 st April 2020. During this period, the repayment for eligible loan/financing is deferred for 6 months until 1st October 2020.
3	When is the moratorium effective?	The moratorium automatically takes effect 1st April to 30th September 2020.
4	What type of business loans/financings are included in the moratorium?	Products which are eligible are: <ul style="list-style-type: none"> • Maybank Term Loan/Financing-i • Maybank Overdraft/Cashline-i • Maybank Tradeline Loan/Financing-i • Maybank Property & Business Loan/Financing-i <p>Excludes Hire Purchase Loan/Financing-i, Credit Card/ Credit Card-i, Charge and Corporate Card and Overdraft secured against shares & stock.</p>

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5	Will I be charged additional interest /profit on the instalment amount that is deferred by 6 months during the period?	<p>For conventional and Islamic loans/financing, the interest/profit will continue to be charged on the balance outstanding and accrued during this period.</p> <p>However, the interest/profit will not be compounded i.e interest/profit will not be charged on the interest/profit that has been accrued during the 6 months deferment.</p> <p>We will not impose late penalty charges on the deferred amount.</p>
6	My account is currently 2 months in arrears as at 1 April 2020. Will my CCRIS be reporting 2 months in arrears, or 0 during the 6 months moratorium?	<p>The account status as at 1st April 2020 will remain unchanged throughout the moratorium period.</p> <p>In this example, the account status remains at 2 months in arrears in CCRIS until 30 September 2020. Unless you choose to pay off the arrears; or the loan/financing is rescheduled and restructured, during the moratorium period.</p>

Automatic Moratorium Eligibility

7	Am I eligible?	<p>You are automatically eligible if your loan/financing is:</p> <ul style="list-style-type: none"> not more than 90 days in arrears as at 1st April 2020; and denominated in Malaysian Ringgit
8	Do I need to apply for the moratorium?	You do not have to apply if your loan/financing is eligible.
9	My loan/financing repayment has been in arrears for over 90 days. What do I need to do to be eligible for the automatic moratorium?	Please pay your arrears before 1 st April 2020 in order to enjoy the automatic moratorium which is applicable to loans/financings which are not in arrears for over 90 days.
10	Can borrowers/customers with loans/financings disbursed after 1 st April 2020 qualify for the automatic moratorium?	<p>For new loan/financing approved or disbursed after 1st April 2020, the moratorium will not be automatic, and is subject to the Bank's assessment and approval.</p> <p>You may reach out to:</p> <ul style="list-style-type: none"> your respective SME Centre email : bsu_s2h@maybank.com.my <p>This excludes Special Relief Facility loan/financing where a 6-month moratorium will automatically be incorporated.</p>

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11	My loan/financing was restructured & rescheduled (R&R) a few months ago. Am I still eligible for this moratorium?	<p>Yes, loans/financings under R&R are eligible for the automatic moratorium subject to meeting the criteria below:</p> <ul style="list-style-type: none"> not in arrears for more than 90 days as at 1st April, 2020; and denominated in Malaysia Ringgit
12	<p>a. Am I eligible if my Overdraft (OD) / Cashline-i (CL-i) is currently in excess/above the approved limit?</p> <p>b. Can I still utilise my OD/CL-i during the moratorium?</p> <p>c. What if my OD/CL-i is under the reduction/sinking fund programme?</p>	<p>a. Yes, you are still eligible provided the excess is not more than 90 days in arrears as at 1st April 2020.</p> <p>b. Yes, you can still utilise your OD/CL-i provided the limit /fund is still available.</p> <p>c. If the OD/CL-i reduction/sinking fund date falls within 1st April 2020 to 30th September 2020, it will be deferred by 6 months from the original date and will start after the moratorium period.</p>
13	<p>a. Are my trade finance facilities entitled for moratorium?</p> <p>b. If I have matured Trade bills and force debited, can I still utilise my Trade facility/(ies) under this moratorium?</p>	<p>a. Yes, trade finance facilities are eligible for the automatic moratorium subject to it meeting the criteria below:</p> <ul style="list-style-type: none"> not in arrears for more than 90 days as at 1st April 2020; and denominated in Ringgit Malaysia <p>b. Yes, you can use your Trade facility subject to the availability limit.</p>

No	Questions	Answers
Opt-Out of the Automatic Moratorium		
14	If I <u>do not want</u> to take up the automatic moratorium, what should I do?	<p>If you do not wish to participate in the moratorium:</p> <ul style="list-style-type: none"> • you may continue paying for your monthly instalment on the due date. • if you have a standing/auto debit instruction with your Maybank account for payment of Maybank loan/financing, please click here to log in to Maybank2u Biz, then click on Covid-19 Financial Relief Scheme to fill out the form so that your standing/auto debit instruction will not be suspended.
15	I have multiple loans/financings and <u>do not want</u> to take up the automatic moratorium for all of them. What should I do?	<p>For the specific loans/financings which you do not wish to take up the automatic moratorium:</p> <ul style="list-style-type: none"> • you may continue paying your monthly instalment on the due date. • if you have a standing/auto debit instruction with your Maybank account for payment of Maybank loan/financing, please click here to log in to Maybank2u Biz, then click on Covid-19 Financial Relief Scheme to fill out the form so that your standing/auto debit instruction will not be suspended. <p>For the loans/financings which you want to enrol for the moratorium, there is nothing that you need to do as the enrolment is automatic.</p>
16	Can I opt-out later after the moratorium takes effect i.e. after 1 st April 2020?	<p>Yes, you can. Please refer to the reply for Question 14 above.</p> <p>Please remember to re-activate your Standing/Auto debit instruction with the Bank.</p>
17	Am I able to reinstate the moratorium later after choosing to opt out?	<p>You have to submit your request to</p> <ul style="list-style-type: none"> • your respective SME Centre; OR • email : bsu_s2h@maybank.com.my <p>Your application is subject to the Bank's approval and must be within the 6-month moratorium period.</p>
Payments Related		

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18	My payments are currently paid via standing instructions. Will you need my consent to cancel the instruction? Or is that automatically done too?	<p>Scenario 1: Standing instruction from Maybank Saving/ Current Acc to Maybank Loan/Financing Acc</p> <p>This will be automatically suspended.</p> <p>Scenario 2: Standing instruction from Maybank Saving/ Current Acc to Other Bank Loan/Financing Acc</p> <p>You will have to request for the suspension.</p>
19	My account has a standing instruction from another bank. Will Maybank inform the said bank to stop the standing instruction, if I have decided to continue with Moratorium?	You will need to inform your bank to suspend the Standing Instruction or auto debit.
20	If I am in this moratorium program, does it mean that I do not need to pay anything to the bank for 6 months, including interest/profit?	<p>Yes, the loan/financing repayment obligation (principal and interest/profit) is deferred for 6 months.</p> <p>During the moratorium period you need not pay anything to the Bank.</p>
21	What would be my new instalment amount after the end of moratorium period?	<p>As a result of the deferment,</p> <ul style="list-style-type: none"> Loan/Financing which is disbursed BEFORE 1st April, the tenure of your loan/financing will automatically be extended by 6 months but your instalment amount will remain the same, unless there is a review or revision to the Base Rate/Base Lending Rate/Base Financing Rate. <p>However, should you request to <u>maintain the tenure</u> of your loan/financing, your instalment amount will increase accordingly. Please drop an email to bsu_s2h@maybank.com.my or call your respective SME Centre for assistance.</p> <ul style="list-style-type: none"> Loan/financing which is disbursed AFTER 1st April 2020 is not eligible for the automatic moratorium.
22	Is the moratorium extended to loans/financing under progressive interest?	Yes, it is extended to loan/financing under progressive release.

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		<ul style="list-style-type: none"> • Term loan/financing under progressive release, deferred interest during the moratorium period will be capitalised into the loan/financing amount. • OD/CL-i, the deferred interest during the moratorium period is to be repaid over 6 months after the moratorium period, in 6 equal monthly instalments. • If you require longer time to repay the deferred OD/CL-i interest, please contact your respective SME Centre to recalculate the repayment.

Additional Queries

23	What happens when I still need relief after the moratorium ends?	<p>You can approach us for restructuring and rescheduling (R&R) after the moratorium period. Please contact:</p> <ul style="list-style-type: none"> • your respective SME Centre • email to bsu_s2h@maybank.com.my
24	How will this impact my ability to take new loans/financing later on?	There will be no impact. You may apply for any new loan/financing.
25	In view that there is no payment during the 6 months moratorium period, will my account be triggered with default rate?	<p>The default rate will not be triggered during the moratorium period.</p> <p>However, if your account is in 3 months of arrears during the moratorium, and you fail to pay the next subsequent instalment once the moratorium period is over, the default clause will be triggered.</p>

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