

REPAYMENT/PAYMENT ASSISTANCE PLANS FOR INDIVIDUAL LOAN/FINANCING CUSTOMERS

Declaration and Terms & Conditions

By submitting this request, I hereby declare that:

- My loan/financing/ credit card / credit card-i is presently not under rehabilitation with the Credit Counselling and Debt Management Agency (Agensi Kaunseling & Pengurusan Kredit - AKPK);
- I am currently not an undischarged bankrupt or subject to any bankruptcy proceeding; and
- I do not have a guarantor/joint borrower for my loan/financing; OR I have obtained the consent from the guarantor/joint borrower for my selected option.

I understand that:

- Normal interest/profit will continue to be charged and accrued during the deferment period. This may result in my loan/financing tenure being extended.
- I have the option to engage Maybank/Maybank Islamic Berhad (the Bank) to revise the monthly repayment/payment amount and/or schedule if my financials improve to reduce overall borrowing/financing costs;
- I agree to furnish the Bank with relevant information as may be required after my repayment / payment assistance has been approved;
- Where required, I need to sign relevant documents to complete the legal documentation, including those related to guarantors or joint accounts holder and/or variation agreements for Hire Purchase/Islamic Hire Purchase or fixed rate loan/financing;
- The Bank reserves the right to modify/rescind/ revoke the repayment/payment assistance terms if I have found to have made a false, misleading or incomplete representation in this application; and
- If I have missed my instalments that are due and unpaid in full by more than 90 days at the date of this application, I agree for the Bank to offer me a customised solution that is more suitable for my financial circumstances. This may include sharing my loan/financing details with AKPK for further financial advice on managing my debt and allowing AKPK to access my CCRIS information.
- I understand that I am required to service my monthly instalment until my application is approved by the Bank.

If you require further details on the changes to your loan/financing obligations before confirming your submission, or are having issues submitting your request, please email us at weassist@maybank.com