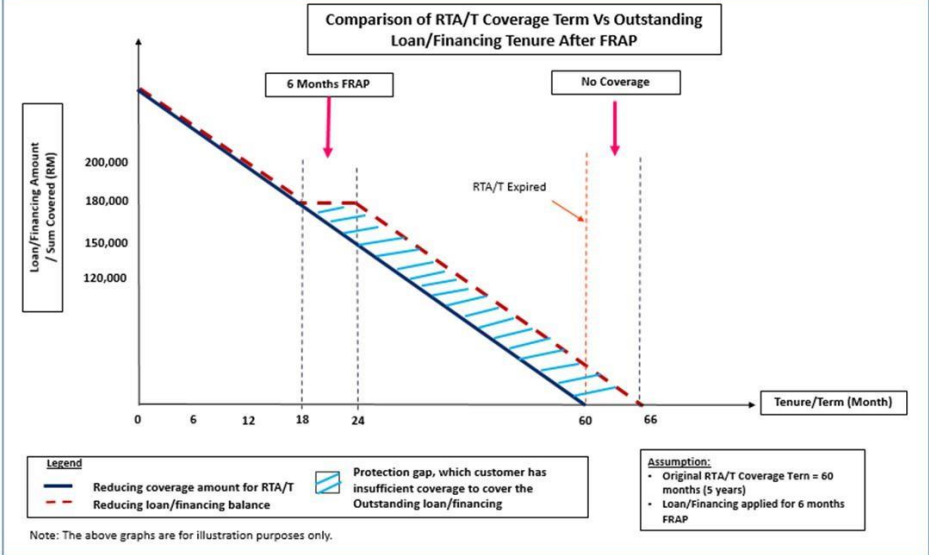


1	What is Financial Relief Assistance Program (FRAP)?	<p>FRAP is a financial relief program applicable to individual, SME and non-retail customers or Maybank staff affected by the recent floods, on opt-in basis.</p> <p>It is applicable on case to case to all performing loans/ financing* (Conventional and Islamic) to those residing in any affected location.</p> <p><b>Note: (*) accounts not exceeding 90 days or 3 months in arrears.</b></p>
2	What type of loans/ financing are eligible for FRAP and what are the packages?	<p>All performing conventional loans and Islamic financing are eligible, with the FRAP packages as follows:</p> <p><b><u>Mortgage, Retail, ASB Financing &amp; Term Loan/ Financing</u></b></p> <p>a) Deferment of six (6) months instalment payment, followed by 50% instalment payment for the next nine (9) months</p> <p>b) Waiver of penalty charges during the repayment/ payment deferment period</p> <p><b><u>Overdraft (OD)/ Cashline-i</u></b></p> <p>a) Deferment of OD reduction programme/sinking fund up to six (6) months.</p> <p>b) Deferment of six (6) months interest/ profit. To capitalize the accrued interest/profit and excess by increasing the limit accordingly. The accrued interest/profit to be paid down by monthly reduction for twelve (12) months equally, starting six (6) months after the deferment period has ended.</p> <p><b><u>Trade Lines/ Financing :</u></b></p> <p>a) Deferment on Trade reduction/ sinking fund up to six (6) months.</p> <p>b) Extension of Trade Bill tenure up to six (6) months from the maturity date of each bill effective 01/12/2024 and no later than 31/05/2025.</p> <p>c) Matured Bankers Acceptance (BA)/ Murabahah Trust Receipts (MTR) to be converted into Invoice Financing (IF). Current pricing as follows:</p> <ul style="list-style-type: none"> <li>- Acceptance commission to charge at Cost Of Fund (COF)/ Islamic Cost Of Fund (ICOF) for BA conversion to IF</li> <li>- BLR/BFR remain.</li> </ul> <p><b><u>Hire Purchase (HP) Loan/ Financing</u></b></p> <p>a) Deferment of six (6) months instalment payment plus extension of repayment/payment period.</p> <p>b) Waiver of penalty charges during the repayment/ payment deferment period.</p> <p><b><u>Credit Cards/ Charge Cards/Personal Loan/Financing</u></b></p> <p>a) Waiver of lost card replacement fee for Credit/Charge and Debit card.</p>

3.	Is there interest/ profit charged during the deferment period?	<p>Yes, the prevailing monthly interest/profit and/or monthly progressive interest/profit will continue to be charged during the deferment period <b>EXCEPT</b> for the following:</p> <p>a) The penalty interest/ta'widh (compensation charges) on defaulted accounts will be waived/suspended during the deferment period.</p> <p>b) The penalty interest/ta'widh (compensation charges) on any outstanding instalment due will recommence after the deferment period. Customers are advised to make payment for outstanding instalment due.</p> <p><b>Note:</b> <b><i>The above are not applicable for FRAP application for Credit/Charge Cards.</i></b></p>
4.	Is FRAP granted automatically?	No, you will need to apply for FRAP with us and the application will be considered on the merits of each case.
5.	When can I apply for FRAP?	You can apply for FRAP from 30 <sup>th</sup> November 2024 until 31 <sup>st</sup> March 2025.
6.	How to apply for FRAP?	You can apply FRAP through our official website <a href="https://www.maybank2u.com.my">https://www.maybank2u.com.my</a> .
7.	What if I am not able to apply online via Maybank2u. Can I apply through your branches?	<p>Yes, you may visit any Maybank branch/ Auto Finance Centre (AFC)/ Regional Asset Quality Management Centre (RAQM)/ Business Centre nearest to you to apply for FRAP.</p> <p>Our Maybank officials will assist you to complete the application and submit online via Maybank2u.</p>
8.	What are the documents required to apply for this financial relief program?	<p><b><u>All loans/ financing</u></b> No documents are required. You need only provide the following information:</p> <p>a) Name / Company Name b) IC No/Business Registration Number c) Contact Number d) Type of Loan/Product (e.g. Mortgage, Hire Purchase, e) Term Loan Financing, Credit card/ Charge card/ Personal loan) f) Vehicle Number (For Hire Purchase) g) Property Address Impacted h) Declaration that the Property under (g) was impacted by the floods</p>

9.		<p>If you applying through the Branch, you will just need to complete the Service Request Form and Branch will scan and e-mail to <a href="mailto:floodrelief@maybank.com">floodrelief@maybank.com</a>.</p> <p><b><u>Business Banking Loan/Financing</u></b> Originators are to raise Free-form Credit Memo (FCM) and escalate for prevailing JAL approval i.e. Business and Group Corporate Credit (GCC).</p> <p>You will need to submit evidence of the flood damage i.e. Police Report or pictures. Site visit is compulsory.</p>
10	Are there any changes to the Interest/ profit rates?	The prevailing interest/ profit rate will remain for all loans/ financing.
11	Are there any processing fees/ charges for FRAP applications?	No, there are no processing fees/ charges imposed.
12	How long will it take to process the FRAP application?	The approval process for all loans/ financing will take five (5) Business Days <b>EXCEPT</b> for Business Banking loans/financing, which will take seven (7) Business Days.
13	Will I be notified of the status of my application?	Yes, you will be notified via SMS or email on the status of your application. Upon approval, you will receive a Notification/ Supplementary Letter Offer stating the deferment period, date of commencement and terms & conditions.
14	Do I need to sign a Letter of Offer?	<p><b><u>All loans EXCEPT SME, Hire Purchase Loan/ Financing</u></b> No, you do not need to sign any additional document or Letter of Offer.</p> <p><b><u>SME &amp; Business Banking</u></b> Yes, you have to accept by signing the Supplementary Letter Offer before FRAP can be emplaced.</p> <p><b><u>Hire Purchase Loan/ Financing</u></b> Yes, you have to accept by signing a new Variation Agreement (VA) before FRAP can be emplaced.</p> <p><b><u>Credit Cards/ Charge Cards/ Personal Loans/ Financing</u></b> No, you do not need to sign any additional document of Letter of Offer. You will receive a Notification Letter for your record.</p>
15	Will my credit record (CCRIS) be affected if I receive assistance under FRAP?	No, it will not have an impact on your CCRIS record if your loan/financing is not overdue for more than 90 days.
16	I have multiple loans/financing with Maybank and only want FRAP for selected loans/ financing. What should I do?	<p>In your submission via <a href="mailto:floodrelief@maybank.com">floodrelief@maybank.com</a>, please indicate only those loans/financing which you wish to apply for FRAP.</p> <p>On those other loans/financing which you do not wish to apply for FRAP, please continue paying your monthly repayment/ payment as usual.</p>

17	Will I be able to apply for new loans/financing if I enroll into FRAP?	Yes, you may. Note that any application of a new loan/financing will be subject to the usual credit evaluation and assessment process by the Bank.
18	Can I still continue to access my credit line with the bank if I opt for FRAP?	Yes, you may continue to access any unutilized credit subject to balance availability. If your FRAP application is for your credit/charge cards, your credit line is subject to your card status.
19	Do I need to inform the Bank to stop my Standing Instruction or Auto Debit for my loan/financing when FRAP comes into effect?	For Standing Instruction from Maybank/Maybank Islamic for a Maybank Loan/Maybank Islamic Financing Account, the repayment/ payment amount will be adjusted to reflect the new monthly instalment.  For Standing Instruction or Auto Debit from another financial institution for your Maybank Loan/Maybank Islamic Financing Account, you will need to inform that financial institution to update the new monthly repayment/ payment amount.
20	What happens to my recurring payment in Maybank2u if I opt for this FRAP?	You will need to update your new recurring payment amount in Maybank2u. To update your Recurring Payment: Log in > Settings > Pay & Transfer > Transfer Future & Recurring
21	Can I opt out from FRAP if my financial position recovers?	<b><u>Mortgage/Retail/SME/Business Banking Loan/Financing</u></b> Yes, you can opt out from FRAP at any time. Please reach out to the nearest Maybank branch by giving one (1) month advance written notice of your intention to do so.  <b><u>For Credit Card/Charge Card and Personal Loan/ Financing</u></b> You are required to email to <a href="mailto:colln@maybank.com">colln@maybank.com</a>  <b><u>For Hire Purchase</u></b> You are to contact our RAQM centers.
22	Will the Selling Price amount and Profit Rate contracted for Islamic BBA Accounts change?	No, there will be no changes to the Selling Price amount and Profit rate contracted since the total profit charged will not exceed the BBA Selling Price amount.

<p>23</p>	<p>Is there Insurance/Takaful coverage during FRAP?</p>	<p><b>For Mortgage, Retail, ASB Financing &amp; SME Term Loan/ Financing</b></p> <p>Due to the extended loan/financing tenure (as a result of FRAP), your insurance/takaful coverage will end before your new loan/financing tenure ends. Moreover, if the coverage taken is a reducing term coverage, the insurance/takaful coverage will continue to reduce during FRAP period as stated in your policy/certificate. This means your loan/financing balances will be higher than your insurance/ takaful coverage resulting in a protection gap.</p> <p>Assumption: Original Reducing Term Assurance/Takaful Coverage Tenure 60 months (5 years) Requested for 6 months deferment of instalment payment.</p>  <p>Note: The above graphs are for illustration purposes only.</p>
<p>24</p>	<p>I have accepted the 6 months deferment of instalment payment, is it compulsory to have the insurance/takaful coverage for the extended loan/financing repayment/ payment period?</p>	<p>It is not compulsory but having an additional coverage for the extended loan/financing repayment/ payment period will protect you and your family against outstanding loan/indebtedness amount, in the event of death or Total Permanent Disability (TPD) prior to age 70.</p> <p>The longer the deferment of instalment payment is being extended, the bigger the protection gap will be.</p>
<p>25</p>	<p>What is my option for additional insurance/takaful coverage to address the protection gap?</p>	<p>We recommend that you take up Etiqa's Credit Level Term Assurance/Takaful (CLTA/T) or any insurance/takaful operators of your choice approved by us for additional coverage at a minimum amount of RM10,000 and for a minimum coverage period of five (5) years.</p> <p>For Hire Purchase, you may sign up for additional Takaful Auto Credit Plan (TACP) coverage for your vehicle with any of our Auto Finance Centre for the extended loan/financing repayment/ payment tenure.</p>

26	Who can I refer to for additional information?	<p>Please contact the following:</p> <p>a) Any Maybank Branches nearest to you; or</p> <p>b) Alternatively, you can also call our Maybank Group Customer Care (MGCC)line at 1-300-88 6688 for Consumer Accounts; or</p> <p>For Global Banking/Corporate Clients customer, Branch is required to e-mail all queries to GBHelpdesk@maybank.com</p>									
27	How do I make claims for insurance/ takaful plans under Etiqa?	<p><b><u>For Property</u></b></p> <p>We have put in place a quick and easy claim process via WhatsApp. Simply WhatsApp Etiqa’s dedicated 24-hour numbers a text message or submit photos or videos of the flood.</p> <p>No forms or supporting documents required.</p> <p>On-site claims for amounts less than RM20,000 will be approved instantly.</p> <p>Contact the following anytime:</p> <table border="1" data-bbox="587 837 1465 1093"> <thead> <tr> <th>Location</th> <th>24-hour WhatsApp No.</th> <th>Flood Claims Careline</th> </tr> </thead> <tbody> <tr> <td>Kuala Lumpur, Selangor, Perak, Penang, Kedah &amp; Perlis</td> <td>011-1630 6646</td> <td>03- 2692 8188</td> </tr> <tr> <td>Kelantan, Terengganu, Pahang, Johor, Melaka, Negeri Sembilan, Sabah and Sarawak</td> <td>018-226 3288</td> <td>03-4270 7735 03-4270 5068</td> </tr> </tbody> </table> <p><b><u>For vehicle</u></b></p> <p>To submit your claim, please contact Etiqa <b>Claims Careline at 1-300-88-1007</b> or email to <a href="mailto:claims@etiqa.com.my">claims@etiqa.com.my</a></p>	Location	24-hour WhatsApp No.	Flood Claims Careline	Kuala Lumpur, Selangor, Perak, Penang, Kedah & Perlis	011-1630 6646	03- 2692 8188	Kelantan, Terengganu, Pahang, Johor, Melaka, Negeri Sembilan, Sabah and Sarawak	018-226 3288	03-4270 7735 03-4270 5068
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