

FAQs on HSBC Targeted Repayment Assistance support for SME Commercial Banking customers

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What support is being provided?

HSBC will provide Targeted Repayment Assistance to all SMEs whose financial condition has been adversely affected by the pandemic.

Customer under SMEs sectors will have the following option to select:

Option 1

Deferment of interest / profit and principal repayments for a period of 6 months on loans / financing; OR

Option 2

- 1) a 50% reduction in interest / profit and principal repayments for a period of 6 months (for specific type of loan/financings only)

Deferment is a temporary suspension of loan / financing payment obligations (principal and interest / profit). Any arrears not exceeding 90 days for conventional term loan (if any) as at the commencement date of the deferment will be added to the principal amount and shall bear interest at the interest rate mentioned in the loan documentation until its full settlement. As for Amanah term financing, only the principal / purchase price portion of the overdue amount will be added to the principal amount as at commencement date and the profit / lease rental portion of the overdue amount will be accrued without compounding.

No late payment charges will be imposed during this period. However, interest / profit will continue to accrue on the outstanding principal amount during the deferment period.

Borrowers / customers will need to honour the deferred payments (together with the accrued interest / profit) after the end of deferment in accordance to the repayment arrangement as informed by the Bank (see Question 17 below) or if you require alternative repayment assistance, please reach out to your dedicated Relationship Manager, who will review your circumstances and options with you.

		<p>Loan / financing payments shall resume immediately after the expiry of deferment period or late payment interest / charges will be imposed.</p> <p>We do offer other repayment assistance which may better suit your financial needs. Do reach out to your Relationship Manager should you require more information.</p> <p>For other SMEs (which do not meet the eligible criteria) and non-SME Corporate customers that require support, please reach out to our dedicated Relationship Manager, who will review your circumstances and options with you.</p>
2	Will my/our selection of option 1 (6-month deferment) or option 2 (6-month reduction of 50%) apply to all loans / financing?	<p>Please note that some types of loans / financing (such as trade and revolving credit facilities) do not have scheduled instalments. For these types of facilities, option 1 (6-month deferment) is available.</p> <p>Other types of loans / financing (such as term and Industrial Hire Purchase-i facilities) do have scheduled instalments and either option can be selected.</p> <p>As a result, you may have a combination of options for different types of loans / financing.</p> <p>Our dedicated Relationship Manager can explain the options during your selection.</p>
3	How do I/we select the options available?	<p>You can select by contacting our dedicated Relationship Manager. A selection form will be provided for your execution. Alternatively, you may also complete the online form by clicking on the link below:</p> <p>https://insight.business.hsbc.com/TRA-Request</p>
4	When is this support open for selection?	<p>This support assistance is made available effective 1 July 2021 and will continue to be available until such time where the movement control restrictions (“MCO”) remain in place (also subject to such other announcement(s) made or to be made by the Government from time to time).</p> <p>Should you require support after MCO is lifted, please contact our dedicated Relationship Manager.</p>
5	When will I/we find out whether my/our selection of option has been successful?	<p>Eligible SME customers which have applied will be provided with a confirmation of the bank’s decision within 2 calendar days. Should there be instances where this is not possible, we will let you know and confirm within 14 calendar days at the latest.</p>

6	What support is being provided to ineligible SMEs and non-SMEs Corporate customers?	For other SMEs (which do not meet the eligible criteria) and non-SME Corporate customers that require support, please reach out to our dedicated Relationship Manager, who will review your circumstances and options with you.
7	What is the objective of the targeted support?	HSBC Malaysia aims to provide customers with relief during these unprecedented times.
8	Am/Are I/we eligible?	<p>Small and Medium Enterprise (SME) customers whose financial conditions has been adversely affected by the pandemic are eligible if the Ringgit or Foreign Currency loans / financing (except credit card balances) are:</p> <ul style="list-style-type: none"> <input type="checkbox"/> in respect of facilities approved before 1 July 2021 <input type="checkbox"/> not in arrears exceeding 90 days at the point of selection; and <input type="checkbox"/> not wound up / bankrupt or not under winding up / bankruptcy proceedings <p>SMEs who wish to request support can do so by contacting their dedicated Relationship Manager or select via filling up the online form at https://insight.business.hsbc.com/TRA-Request.</p>
9	Am/Are I/we an SME Corporate customer?	<p>The Bank Negara guided definition of Small and Medium Enterprises (SMEs) per the Guideline for New SME Definition issued by SME Corporation Malaysia in October 2013 shall be applicable, which can be found here: http://www.smecorp.gov.my/index.php/en/policies/2020-02-11-08-01-24/sme-definition</p>
10	Can support be offered for longer than 6 months?	<p>This targeted support is provided on the basis of 6 months for those requesting full deferment of interest / profit and principal payments or 6 months for those requesting a 50% reduction in interest / profit and principal payments.</p> <p>Should you require alternative support, please contact our dedicated Relationship Manager.</p>
11	If I/we opt in for targeted support, will	CCRIS records will not be affected during the deferment period.

	my/our CCRIS records be adversely affected?	
12	Am/Are I/we required to Opt-Out of the targeted support?	The targeted support will only be provided to eligible SMEs who opted in. Therefore, Opt-Out is not required.
13	My/Our loan / financing is in default; can I/we qualify?	<p>Loans / financing accounts that are already more than 90 days in arrears at the point of selection, will not qualify for the deferment.</p> <p>You should contact our dedicated Relationship Manager, who will review your circumstances and options with you where this may include sharing your loan / financing details with Agensi Kaunseling Dan Pengurusan Kredit (AKPK) for further financial advice on managing your debt.</p>
14	Can loans / financing under a rescheduling and restructuring (R&R) program or under winding up / bankruptcy proceedings be eligible for the targeted support?	If your loans / financings are currently under an R&R program or you are currently undergoing winding up / bankruptcy proceedings, please contact our dedicated Relationship Manager, who will review your circumstances and options with you.
15	Will I/we be charged additional interest / profit on the instalment amount that is deferred?	HSBC Malaysia will not compound interest / profit during the period of deferment for SME customers.
16	What about Industrial Hire Purchase-i financing?	<p>Industrial Hire Purchase-i financing is included within the scope of this Targeted Repayment Assistance and lease rental will continue to accrue during the deferment period which borrower/ customer will need to honour the deferred payments (together with the accrued lease rental) in the future.</p> <p>Note: You may refer to the illustration provided after the FAQs and "Treatment of loans / financing post the Deferment / Reduction Period" below for an example on the cost implications of selecting either packages.</p>
17	What happens to my/our loan / financing	<p><u>6 months' deferment period:</u></p> <p>HSBC Malaysia will not compound the interest / profit during the period of deferment for SME customers. For SME</p>

payments after the deferment period?

How does being in the deferment package affect my/our interest / profit payments after the 6 months' deferment period or 6-months reduction in instalment payments?

Is there an increase in monthly (or relevant periodical) payments, or longer tenure?

customers who defer their payments completely for 6 months, loan / financing tenures / maturity date will automatically be extended by 6 months. However, interest / profit will continue to accrue on the outstanding principal amount during the deferment period but will not be compounded.

SME customers can choose not to extend this period if preferred and should contact our dedicated Relationship Manager should they wish to maintain the original tenure.

In addition, your monthly (or relevant periodical) instalment may increase to accommodate the interest/profit that will continue to be added (accrued) on loan/financing payments that are deferred.

50% reduction in interest / profit and principal repayments for a period of 6 months:

For SME customers who took a 50% reduction in their instalment payments / repayment for 6 months, your loan / financing tenures / maturity will automatically be extended by 6 months.

SME customers can choose not to extend this period if preferred and should contact our dedicated Relationship Manager should they wish to maintain the original tenure.

The difference in respect of the interest/profit amount between the original monthly (or relevant periodical) instalment and the revised instalment amount will be accrued but will not be compounded. In addition, the accrued interest / profit will not be considered as overdue interest / profit.

Post the 6 months' tenure, your monthly (or relevant periodical) instalment would likely be lower due to the extension of your loan / financing tenure by 6 months.

Your total amount payable for your loans / financing will be higher if you choose to continue with any of the options in the programme. As such, you should carefully assess whether you need the temporary financial relief and whether you can afford to continue to make your regular payments before deciding whether to opt in for support.

		<p>You may contact our Relationship Manager should you like to review and discuss alternative arrangements at any point of time in line with your changing financial circumstances, including making alternate payment arrangement apart from the payment arrangement as stipulated under “Treatment of loans / financing post the Deferment / Reduction Period” (see after the last FAQ below).</p>
18	When an eligible SME receives targeted support, would it still be able to get new financing from FIs?	<p>New financing will be subject to HSBC Malaysia’s internal credit policies and assessments.</p> <p>Please contact our dedicated Relationship Manager.</p>
19	Should I/we opt for the targeted repayment assistance ?	<p>Customers should arrive at this decision independently based on their circumstances given that for either options selected, your total amount payable for your loans / financings will be higher.</p> <p>Borrowers / customers are strongly advised to consider carefully the options and should continue paying their loan / financing obligations if they can afford it.</p> <p>You may refer to the illustration provided after the FAQs and “Treatment of loans / financing post the Deferment / Reduction Period” below for an example on the cost implications of selecting either packages.</p>
20	Are Business Credit Cards included?	<p>No. Business Credit Cards are not included.</p>
21	If I/we am/are an SME customer who wishes to opt out midway through the 6 deferment period or 6 months reduction in instalment, can I/we?	<p>Yes. You should contact our dedicated Relationship Manager, who will review options with you.</p> <p>You must resume and make timely payment in full on your loan / financing (which includes payment for the amount that was deferred prior to opting out and any arrears that you may have before the deferment period) and settle any outstanding deferred amounts within 30 days from the date the Bank receives written notification of your decision to discontinue with the repayment assistance options. Our dedicated</p>

		<p>Relationship Manager will confirm the specific payment date and outstanding deferred amounts with you.</p> <p>Do note that failure to make timely repayment to settle any outstanding amount due (including arrears) post your decision to discontinue the repayment assistance options will have an impact on your CCRIS record.</p>
22	I/We have a number of loans / financing, does repayment assistance options have to apply for all?	For eligible SME customers, repayment assistance options will only apply to loans / financing requested by the customer, with the exception of business credit cards.
23	I/We have a loan / financing under an auto-debit arrangement. Will the bank adjust debiting to my account in line with the requested options of full deferment for 6 months or 50% reduction in instalment for 6 months?	Yes.
24	What about my/our standing instructions with HSBC Malaysia for HSBC Malaysia loan / financing payments, will these be suspended during the deferment period?	<p>For standing instructions with HSBC Malaysia for HSBC Malaysia loan / financing payments, these will be adjusted during the deferment period.</p> <p>For Standing Instructions with other Financial Institutions, please contact them directly to arrange the suspension. Please be reminded that you are to maintain or reinstate the standing instructions with the other bank before the end of the applicable deferment period, to ensure payment to the loan/financing is not interrupted after the deferment period.</p>
25	What about my/our Trade Loans / Trade Financing facilities?	<p>For eligible SME customers, trade loans / financings that are outstanding at the point of selection are available for targeted support under Option 1 only.</p> <p>If you have Banker's Acceptance/Banker's Acceptance-i (BA) facility granted by the Bank and you require financial support on the BA loan/financing, only Option 1 (6 months deferment) will be provided and the said BA loan/financing will be converted into a trade loan facility</p>

		However, Receivables Finance facilities are not included in the deferment as it is a self-liquidating financing which is paid from the receipt of sales proceeds from your buyers.
26	Are Overdraft / Cashline-i facilities included?	Yes. For Overdraft / Cashline-i facilities, the deferment applies to the balances in excess of the approved limit under Option 1 only.
27	My/our loan / financing has already been restructured and rescheduled (R&R). Am/Are I/we still eligible?	Yes, if you are an eligible customer in line with Question 8 above.

We are constantly updating our FAQs. Please check back here as we provide more answers to the questions that you might have. Thank you.

Treatment of loans / financing post the Deferment / Reduction Period

Option 1 - Deferment of interest / profit and principal repayments for a period of 6 months on loans / financing

No.	Item	Terms and Conditions
1.	Conventional Term Loan / Business Premises Financing	<p>(a) There is no compounding of interest during the Deferment.</p> <p>(b) The tenor of your Term Loan/ Business Premises Financing will be extended automatically for an additional period of 6 months from your existing/remaining tenor.</p> <p>(c) If there are any arrears (of not exceeding 90 days) as at the commencement date of the Deferment, such arrears will be added to the principal amount and shall bear interest at the interest rate mentioned in the FOL until its full settlement</p> <p>(d) Accrued interest during the Deferment Period will be capitalized and shall bear interest at the interest rate mentioned in the FOL until its full settlement.</p> <p>(e) You shall resume your monthly instalment payment after the deferment and your instalment would be adjusted to accommodate the capitalization and/or any rate change (for loans that are on Base Lending Rates).</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>

No.	Item	Terms and Conditions
2.	Commodity Murabahah Financing-i / Business Premises Smart-i	<p>(a) There is no compounding of profit during the Deferment.</p> <p>(b) The tenor of your Commodity Murabahah Financing-i / Business Premises Smart-i will be extended automatically for an additional period of 6 months from your existing/remaining tenor.</p> <p>(c) If there are any arrears (of not exceeding 90 days) as at the commencement date of the Deferment, the principal / purchase price of such arrears will be added to the principal amount and shall bear profit at the profit rate mentioned in the FOL until its full settlement. The profit / lease rental portion that are in arrears will be accrued and will not be compounded.</p> <p>(d) A new account (with the outstanding tenor of the original financing account) will be opened for the payment of accrued profit during the Deferment Period. There would be no additional profit incurred on this account.</p> <p>(e) You shall resume your monthly instalment payment on your original financing account after the deferment. The instalment for your new account for the payment of the deferred accrued profit would start in a month after the deferment. Thereafter, the monthly instalment which obliged for payment is comprise of two (2) accounts i) original financing account ii) new account created for the collection of accrued profit during Deferment Period.</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>
3.	Industrial Hire Purchase-i	<p>(a) There is no compounding of profit during the Deferment.</p> <p>(b) The tenor of Industrial Hire Purchase -i will be extended automatically for an additional period of 6 months from your existing/remaining tenor.</p> <p>(c) If there are any arrears (of not exceeding 90 days) as at the commencement date of the Deferment, the principal / purchase price of such arrears will be added to the principal amount and shall bear profit at the profit rate mentioned in the FOL until its full settlement. The profit / lease rental portion that are in arrears will be accrued and will not be compounded.</p> <p>(d) A new account (with the outstanding tenor of the original financing account) will be opened for the payment of accrued profit during the Deferment Period. There would be no additional profit incurred on this account.</p>

No.	Item	Terms and Conditions
		<p>(e) You shall resume your monthly instalment payment on your original financing account after the deferment. The payment of the deferred accrued profit in the new account would be payable as a whole lump sum which will only be due at the maturity of your original financing account.</p> <p>(f) As such, after the deferment, your obligations will comprise of (2) accounts i) monthly original financing account ii) new account created for the collection of accrued profit during Deferment Period which will be due and payable at the end of the maturity of your original financing account.</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>
4.	Overdraft	<p>(a) There is no compounding of interest during the Deferment.</p> <p>(b) Accrued interest during the Deferment Period will be added to the outstanding balances and would be payable after the Deferment Period</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>
5.	Cash Line-i	<p>(a) There is no compounding of profit during the Deferment.</p> <p>(b) Accrued profit during the Deferment Period is required to be paid within 30 days after the Deferment Period</p> <p>(c) Any accrued profit remains unpaid after 30 days, a 2nd new account will be opened for the payment of accrued profit during the Deferment Period and you required to settle the amount in the 2nd account within one month. There would be no additional profit incurred on this account.</p> <p>(d) Do contact your Relationship Manager should you wish to discuss alternate arrangements</p>
4.	Revolving Loan / Revolving Financing -i	<p>(a) There is no compounding of interest / profit during the Deferment.</p> <p>(b) Accrued interest / profit during the Deferment Period will be payable in full after the Deferment Period.</p> <p>(c) You may by notice to the Bank at least three (3) Business Days before the end of the deferment roll over the principal for a further rollover period subject to full payment of interest / profit.</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>

No.	Item	Terms and Conditions
7.	Trade Loan / Financing facility	<p>(a) There is no compounding of interest / profit during the Deferment.</p> <p>(b) All deferred amount will become due and payable after the Deferment Period and shall be paid in such manner as per your existing payment instructions in accordance to the Facilities Documents.</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>

Option 2 - 50% reduction in interest / profit and principal repayments for a period of 6 months (only applicable for term loan/financings only)

No.	Item	Terms and Conditions
1.	Conventional Term Loan / Business Premises Financing	<p>(a) There is no compounding of interest during the Deferment.</p> <p>(b) The tenor of your Term Loan/ Business Premises Financing will be extended automatically for an additional period of 6 months from your existing/remaining tenor.</p> <p>(c) If there are any arrears (of not exceeding 90 days) as at the commencement date of the Reduction Period, such arrears will be added to the principal amount and shall bear interest at the interest rate mentioned in the FOL until its full settlement</p> <p>(d) If the payment is for the settlement of both principal and profit, for the 50% payment received during the Reduction Period, it will be utilised to reduce the profit portion in priority, with the remaining balance (if any) towards the principal.</p> <p>(e) If the payment is for settlement of principal amount only, for the 50% instalment payment received during the Reduction Period, it will be utilised to reduce the principal amount only, and you shall continue to service the profit payable in full pursuant to the FOL during the Reduction Period.</p> <p>(f) You shall resume your full monthly instalment payment after the Reduction Period. Where there is accrued interest that remains unpaid (if any) during the Reduction Period, it will be capitalized and shall bear interest at the interest rate mentioned in the FOL until its full settlement and your instalment would be adjusted to accommodate the capitalization and/or any rate change (for loans that are on Base Lending Rates).</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>

No.	Item	Terms and Conditions
2.	Commodity Murabahah Financing-i / Business Premises Smart-i	<p>(a) There is no compounding of profit during the Deferment.</p> <p>(b) The tenor of your Commodity Murabahah Financing-i / Business Premises Smart-i will be extended automatically for an additional period of 6 months from your existing/remaining tenor.</p> <p>(c) If there are any arrears (of not exceeding 90 days) as at the commencement date of the Deferment, the principal / purchase price of such arrears will be added to the principal amount and shall bear profit at the profit rate mentioned in the FOL until its full settlement. The profit / lease rental portion that are in arrears will be accrued and will not be compounded.</p> <p>(d) If the payment is for the settlement of both principal and profit, for the 50% payment received during the Reduction Period, it will be utilised to reduce the profit portion in priority, with the remaining balance (if any) towards the principal.</p> <p>(e) If the payment is for settlement of principal amount only, for the 50% instalment payment received during the Reduction Period, it will be utilised to reduce the principal amount only, and you shall continue to service the profit payable in full pursuant to the FOL during the Reduction Period.</p> <p>(f) You shall resume your full monthly instalment payment after the Reduction Period. Where there is accrued profit that remains unpaid (if any) during the Reduction Period, it will be will be equally divided for the remaining tenor and a new financing account will be opened for the collection of such accrued profit.</p> <p>Do contact your Relationship Manager should you wish to discuss alternate arrangements.</p>

Examples on how selecting either options will result in a higher total financing cost*

Conventional loans (Term Loans / Business Premises Financing) (where monthly instalment is inclusive of principal and interest)

Remaining principal RM 4,000,000 Loan Tenure 180 months (15 years) Interest Rate 4.74% p.a		
Current Not on any financial assistance programmes Monthly Instalment	Option 1 6-months deferment of monthly instalment Monthly Instalment	Option 2 50% reduction of monthly instalment for 6 months Monthly Instalment
RM 31,093	BEFORE financial assistance period RM 31,093	BEFORE financial assistance period RM 31,093
	DURING financial assistance period RM 0	DURING financial assistance period RM 15,547
	1st Month AFTER financial assistance RM 31,093 2nd Month thereafter RM 31,830	AFTER financial assistance RM 30,602
1 Total Interest Amount RM 1,596,675	1 Total Interest Amount RM 1,663,743	1 Total Interest Amount RM 1,645,336
	2 Increase in Interest Amount RM 67,068	2 Increase in Interest Amount RM 48,661
Remaining Tenure from current date 180 months (15 years)	3 Remaining Tenure from current date 186 months (15 years + 6 months)	3 Remaining Tenure from current date 186 months (15 years + 6 months)

- 1** Subject to no change in rate throughout the remaining tenure of your loan.
- 2** This tells you the difference in total interest payable as a result of the Targeted Repayment Assistance programme (Option 1 or 2).
- 3** Remaining tenure will be extended by 6 months as a result of the Targeted Repayment Assistance programme.

Amanah financings – Term Financings / Business Premises Smart-I (BPSi) (where monthly instalment is inclusive of principal and profit)

Remaining principal Financing Tenure Profit Rate		
RM 4,000,000 180 months (15 years) 4.74% p.a		
Current	Option 1	Option 2
Not on any financial assistance programmes	6-months deferment of monthly instalment	50% reduction of monthly instalment for 6 months
Monthly Instalment	Monthly Instalment	Monthly Instalment
RM 31,093	BEFORE financial assistance period	BEFORE financial assistance period
	RM 31,093	RM 31,093
	DURING financial assistance period	DURING financial assistance period
	RM 0	RM 15,547
	1st Month AFTER financial assistance	AFTER financial assistance
	RM31,093	RM 30,602
	2nd Month thereafter: 1) Original Financing Account: RM31,093 2) New Account open for payment of accrued profit: RM 618 Total instalment: RM31,711	
1 Total Profit Amount RM 1,596,675	1 Total Profit Amount RM 1,652,912	1 Total Profit Amount RM 1,645,336
	2 Increase in Profit Amount RM 56,237	2 Increase in Profit Amount RM 48,661
Remaining Tenure from current date 180 months (15 years)	3 Remaining Tenure from current date 1) Original Financing Account: 186 months (15 years + 6 months) 2) New Account open for payment of accrued profit during deferment: same remaining tenor as Original Financing Account	3 Remaining Tenure from current date 186 months (15 years + 6 months)

- 1** Subject to no change in rate or BPSi utilization throughout the remaining tenure of your financing.
- 2** This tells you the difference in total financing payable as a result of the Targeted Repayment Assistance programme (Option 1 or 2).
- 3** Remaining tenure will be extended by 6 months as a result of the Targeted Repayment Assistance programme.

Conventional Term Loans (where monthly principal payment has been fixed for the tenure of the loan)

Remaining principal RM 4,000,000 Loan Tenure 60 months (5 years) Interest Rate 4.74% p.a		
Current Not on any financial assistance programmes	Option 1 6-months deferment of monthly instalment (both principal & profit)	Option 2 50% reduction of monthly <u>principal</u> * for 6 months <small>*Note: for loans where principal payment has been fixed, interest payment is still required to be serviced fully</small>
Monthly Principal payment	Monthly Principal payment	Monthly Principal payment
RM 66,667 Total instalment amount = RM 82,250* <small>(*Total instalment amount varies monthly given monthly interest is on a reducing balance basis)</small>	BEFORE financial assistance period RM 66,667	BEFORE financial assistance period RM 66,667
	DURING financial assistance period RM 0	DURING financial assistance period RM 33,333 Total instalment amount : RM 41,496* (consisting of Principal amount of RM33,333 and interest amount of RM 8,163) <small>(*Total instalment amount varies monthly given monthly interest is on a reducing balance basis)</small>
	1st Month AFTER financial assistance RM66,667 Total instalment amount = RM 74,978* 2nd Month thereafter RM68,225 Total instalment amount = RM 76,465* <small>(*Total instalment amount varies monthly given monthly interest is on a reducing balance basis)</small>	AFTER financial assistance RM 60,215 Total instalment amount = RM 67,558* <small>(*Total instalment amount varies monthly given monthly interest is on a reducing balance basis)</small>
1 Total Interest Amount RM 475,299	1 Total Interest Amount RM 526,619	1 Total Interest Amount RM 516,265
	2 Increase in Interest Amount RM 51,320	2 Increase in Interest Amount RM 40,966
Remaining Tenure from current date 60 months (5 years)	3 Remaining Tenure from current date 66 months (5 years + 6 months)	3 Remaining Tenure from current date 66 months (5 years + 6 months)

- 1** Subject to no change in rate throughout the remaining tenure of your loan.
- 2** This tells you the difference in total interest payable as a result of the Targeted Repayment Assistance programme (Option 1 or 2).
- 3** Remaining tenure will be extended by 6 months as a result of the Targeted Repayment Assistance programme.

Amanah Term Financings (where monthly principal payment has been fixed for the tenure of the financing)

Remaining principal	RM 4,000,000	
Financing Tenure	60 months (5 years)	
Profit Rate	4.74% p.a	
Current Not on any financial assistance programmes	Option 1 6-months deferment of monthly instalment	Option 2 50% reduction of monthly <u>principal</u> * for 6 months *Note: for financings where principal payment has been fixed, profit payment is still required to be serviced fully
Monthly Principal payment	Monthly Principal payment BEFORE financial assistance period	Monthly Principal payment BEFORE financial assistance period
RM 66,667 Total instalment amount = RM 82,250* (*Total instalment amount varies monthly given monthly profit is on a reducing balance basis)	RM 66,667	RM 66,667
	DURING financial assistance period RM 0	DURING financial assistance period RM 33,333 Total instalment amount : RM 41,496* (consisting of Principal amount of RM33,333 and profit amount of RM 8,163) (*Total instalment amount varies monthly given monthly profit is on a reducing balance basis)
	1st Month AFTER financial assistance RM 66,667 Total instalment amount = RM 74,978* 2nd Month thereafter 1) Original Financing Account: RM 66,667 2) New Account open for payment of accrued profit: RM 1,558 Total Principal amount: RM68,225 Total instalment amount = RM 76,276* (*Total instalment amount varies monthly given monthly profit is on a reducing balance basis)	AFTER financial assistance RM 60,215 Total instalment amount = RM 67,558* (*Total instalment amount varies monthly given monthly profit is on a reducing balance basis)
1 Total Profit Amount RM 475,299	1 Total Profit Amount RM 523,607	1 Total Profit Amount RM 516,265
	2 Increase in Profit Amount RM 48,308	2 Increase in Profit Amount RM 40,966
Remaining Tenure from current date 60 months (5 years)	3 Remaining Tenure from current date 66 months (5 years + 6 months)	3 Remaining Tenure from current date 66 months (5 years + 6 months)

- 1** Subject to no change in rate throughout the remaining tenure of your financing.
- 2** This tells you the difference in total financing payable as a result of the Target Repayment Assistance programme (Option 1 or 2).
- 3** Remaining tenure will be extended by 6 months as a result of the Target Repayment Assistance programme. **Amanah Industrial Hire Purchase-i (where monthly principal payment has been fixed for the tenure of the financing)**

Remaining principal RM 504,000 Financing Tenure 60 months (5 years) Profit Rate 4.96% p.a		
Current Not on any financial assistance programmes Monthly Instalment	Option 1 6-months deferment of monthly instalment Monthly Instalment	Option 2 50% reduction of monthly instalment for 6 months Monthly Instalment
RM 15,096	BEFORE financial assistance period RM 15,096	BEFORE financial assistance period RM 15,096
	DURING financial assistance period RM 0	DURING financial assistance period RM 7,548
	AFTER financial assistance instalment remain the same RM15,096 FINAL month : 1) Original Financing Account: RM15,096 2) New Account open for payment of accrued profit (bullet at the end of tenure): RM 12,739 Total instalment: RM27,835	AFTER financial assistance RM 15,096
1 Total Profit Amount RM 52,322	1 Total Profit Amount RM 39,584	1 Total Profit Amount RM 49,401
	2 Increase in Profit Amount RM 12,739	2 Increase in Profit Amount RM 9,862
Remaining Tenure from current date 60 months (5 years)	3 1) Original Financing Account: 66 months (5 years + 6 months) 2) New Account open for payment of accrued profit during deferment: same remaining tenor as Original Financing Account	3 66 months (5 years + 6 months)

- 1** Subject to no change in rate throughout the remaining tenure of your financing.
- 2** This tells you the difference in total financing payable as a result of the Target Repayment Assistance programme (Option 1 or 2).
- 3** Remaining tenure will be extended by 6 months as a result of the Target Repayment Assistance programme.

* Examples shown are for illustration purposes. The length of tenure extension and interest/ profit charges may vary depending on the loan/ financing's interest/profit rate and the remaining tenure and whether you have unpaid instalments prior to entering the programmes.