

B40 Targeted Repayment Assistance (For Individual Customers) – Frequently Asked Questions (FAQ)

No	Questions	Answer
1	Am I eligible for the B40 Targeted Repayment Assistance?	<p>a. Any customer who is categorised as B40 and registered in the Bantuan Sara Hidup (“BSH”) or Bantuan Prihatin Rakyat (BPR) database:</p> <p><u>Specific details</u></p> <p>b. A customer whose spouse is a BSH recipient will be eligible for this assistance.</p> <p>c. If the customer opted out of the Loans/Financing Deferment Measures (announced in March 2020), they will also be eligible for this assistance.</p> <p>d. The Bank will also accommodate requests from customers whose application are already approved for Loans/ Financing Deferment or COVID-19 Relief Assistance Programme and modify their assistance accordingly. However, the Bank will first discuss with you on the details of the modification.</p>
2	Which loan/financing in UOBM qualifies for the B40 Targeted Repayment Assistance?	<p>Any of the following credit facilities approved before 1 October 2020 and remain performing (not in arrears exceeding 90 days as at date of confirmation by customer):</p> <ul style="list-style-type: none"> a. Intelligent Housing Loan/ Home Financing – i/ Flexi Mortgage¹ b. Personal Loan c. Term loans that have been converted from credit card balances <p>¹ other facility i.e. Intelligent Retail Loan and Term Financing-i will be applicable if facilities granted is for owner occupied quasi-residential properties such as serviced apartments, SOHO and SOVO.</p>
3	If I require B40 Targeted Repayment Assistance, what is the options available to me?	<p>The following options will be provided to eligible customers/facilities upon confirmation of assistance required by customers.</p> <p><u>Option 1 (all products as per Question 2)</u></p> <p>3 months deferment of instalments</p> <ul style="list-style-type: none"> i. Interest/profit continues to accrue on outstanding balance (mortgage i.e. both conventional loan and Islamic financing) / deferred amount (personal loan and term loans that have been converted from credit card balances). ii. 3 months extension of the loan/financing tenure (mortgage and personal loan) iii. Reconversion of term loan into a 36-month instalment after deferment (term loans that have been converted from credit card balances) iv. The Bank can recover additional interest costs/profit from changes in repayment/payment method

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		<p><u>Option 2 (all product as per Question 2)</u></p> <p>50% reduction in instalments for 6 months</p> <ol style="list-style-type: none"> i. Interest/profit continues to accrue on outstanding balance (mortgage) / deferred amount (personal loan and term loans that have been converted from credit card balances). ii. 6 months extension of the loan/financing tenure (mortgage and personal loan) iii. Reconversion of term loan into a 36-month instalment after 6 months of 50% reduction in instalments (term loans that have been converted from credit card balances) iv. The Bank can recover additional interest costs/profit from changes in repayment/payment method <p><u>Option 3</u></p> <p><u>Intelligent Housing Loan/ Flexi Mortgage /Intelligent Retail Loan (Conventional Loan)</u></p> <p>3 months deferment of instalments and 3 months interest servicing</p> <ol style="list-style-type: none"> i. Interest continues to accrue on outstanding balance ii. 6 months extension of the loan tenure iii. Bank can recover additional interest costs from changes in repayment method <p><u>Home Financing-i / Term Financing-i (Islamic Financing)</u></p> <p>6 months deferment of instalments</p> <ol style="list-style-type: none"> i. Profit continues to accrue on outstanding balance ii. 6 months extension of the financing tenure iii. Bank can recover additional profit from changes in payment method <p><u>Personal Loan</u></p> <p>3 months deferment of instalment</p> <ol style="list-style-type: none"> i. Interest continues to accrue on deferred amount. ii. 50% extension of the remaining loan tenure. iii. Bank can recover additional interest costs from changes in repayment method <p>The assistance will be available one time to you from 23 November 2020 until 30 June 2021. You may contact us (refer to Question 4b for the relevant email address) if you wish to find out specific details on cost implications before you confirm your options. This will include details about changes in the repayment schedule (tenure), increase in monthly instalment and any bullet payments due in the future.</p>
4	How can I reach out to the Bank to get the B40 Targeted Repayment Assistance on my repayment/payment?	<p>You may reach out to us via one of the following channels:</p> <ol style="list-style-type: none"> a. Submit your request via our website page i.e. COVID-19 Relief Assistance Programme page (click here for the link). Our dedicated team shall forward the relevant forms to fill up. Once complete,

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		<p>please scan and email back to us the form.</p> <p>b. Email us at:</p> <p>i. Mortgage: covid19reliefmortgage@uob.com.my</p> <p>ii. Credit Card: covid19reliefcreditcard@uob.com.my.</p> <p>iii. Personal Loan: covid19reliefploan@uob.com.my</p> <p>c. Call our dedicated UOB COVID-19 Relief Assistance Programme Hotline at 03-2612 8019</p> <p>d. Walk in to any of our branches to apply.</p>
5	<p>If I would like to apply for the B40 Targeted Repayment Assistance programme, when is the last day I can apply for it?</p>	<p>a. The B40 Targeted Repayment Assistance programme will be open for application between 23 November 2020 and 30 June 2021.</p> <p>b. You may contact us (refer to Question 4b for the relevant email address) if you wish to find out specific details on cost implications before you confirm your options. This will include details about changes in the repayment schedule (tenure), increase in monthly instalment and any bullet payments due in the future.</p> <p>c. The Bank will provide acknowledgement of customers' confirmed selection within 24 hours.</p>
6	<p>Can I still request for assistance if I am categorised under M40 and registered in the Bantuan Prihatin Nasional (BPN) database?</p> <ul style="list-style-type: none"> • M40 household (monthly income RM4,001 to RM8,000) • M40 single (monthly income RM2,001 to RM4,000) 	<p>a. You only need to furnish a self-declaration that your own income, or household income (i.e. combined income of you and spouse), is experiencing a reduction in income due to the pandemic.</p> <p>b. The Bank may request for documentation from you at a later stage for post-validation purposes. The Bank will indicate to you from the onset, that supporting documents (e.g. pay slips, bank statements) may be requested later for validation purposes.</p>
7	<p>If I am not eligible (as per criteria under Q1), can I still request for assistance under B40 Targeted Repayment Assistance programme?</p>	<p>You may reach out to us to discuss other relief assistance programme via one of the following channels:</p> <p>a) Click here to submit your request</p> <p>b) Email us at:</p> <p>i. Mortgage: covid19reliefmortgage@uob.com.my</p>

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		<p>ii. Credit Card:</p> <p>covid19reliefcreditcard@uob.com.my.</p> <p>iii. Personal Loan:</p> <p>covid19reliefploan@uob.com.my</p> <p>c) Call our dedicated UOB COVID-19 Relief Assistance Programme Hotline at 03-2612 8019</p>

The FAQ will be updated from time to time in line with regulatory updates. Please visit our official website for the latest updates.