

## **COVID-19 Relief Assistance Programme (For Individual Customers) – Frequently Asked Questions (FAQ)**

### **Intelligent Retail Loan/ Intelligent Housing Loan/ Home Financing – i/ Term Financing – i/ Flexi Mortgage/ Overdraft**

No	Questions	Answer
1	Will the automatic moratorium be extended beyond September 2020?	The six-month automatic moratorium will expire on 30 September 2020.
2	How can the Bank assist me if my financial situation has not fully recovered?	<p>The Bank is ready to offer the COVID-19 Relief Assistance programme to assist affected individual customers who require further financial assistance for their Intelligent Retail Loan/ Intelligent Housing Loan/ Home Financing – i/ Term Financing – i/ Flexi Mortgage/ Overdraft facilities.</p> <p>Customers are encouraged to reach out to us as soon as possible.</p> <p>Alternatively, customers may also approach Agensi Kaunseling &amp; Pengurusan Kredit (AKPK) for further assistance.</p>
3	Are there any requirements to enrol for the COVID-19 Relief Assistance programme and how do I apply for it?	<p>The COVID-19 Relief Assistance programme is targeted for affected individual customers who have lost their job or experienced a reduction in salary.</p> <p>You may reach out to us to discuss relief options via one of the following channels:</p> <ol style="list-style-type: none"> <li>Click <a href="#">here</a> to submit your request</li> <li>Email us at <a href="mailto:covid19reliefmortgage@uob.com.my">covid19reliefmortgage@uob.com.my</a></li> <li>Call our Dedicated UOB Covid-19 Relief Assistance Programme Hotline at 03-2612 8019</li> </ol>
4	Do I need to submit any documents to enrol for COVID-19 Relief Assistance programme?	<p>Yes, supporting documents on your loss of job or reduction in salary (i.e. bank statement, pay slip, termination letter and any other relevant documents) may be requested by the Bank from time to time.</p> <p>Please note that the Bank reserves the right to ask for further documents in the event that the documents provided are insufficient and the Bank reserves the right to reject the said application in the event that any of the information provided therein are found to be inaccurate or untrue or false.</p>
5	How can I reach out to Bank to get assistance on my repayment/ payment?	<p>You may reach out to us to discuss relief options via one of the following channels:</p> <ol style="list-style-type: none"> <li>Click <a href="#">here</a> to submit your request</li> <li>Email us at <a href="mailto:covid19reliefmortgage@uob.com.my">covid19reliefmortgage@uob.com.my</a></li> <li>Call our Dedicated UOB Covid-19 Relief Assistance Programme Hotline at 03-2612 8019</li> </ol>
6	How long will it take to process my request for the COVID-19 Relief Assistance programme?	The Bank understands the priority and urgency of your request, hence the Bank will process your request and respond to you on the outcome not later than three (3) working days upon obtaining the complete information and supporting documents from you.
7	What will happen at the end of the six-month automatic moratorium?	Your monthly instalment/payment will resume from October 2020 onwards. However, if you have successfully enrolled for our COVID-19 Relief Assistance programme, the instalment/ payment required will be subject to the relevant programme terms and conditions.

No	Questions	Answer
8	How much do I need to pay after the six-month automatic moratorium ends?	<p>A notification will be sent before 30 September 2020 to all customers who have participated in the automatic moratorium programme.</p> <p>In the event that you did not receive any notification by 30 September 2020, please call our Contact Centre at 03-26128121 or you can email to us at <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> for further assistance.</p>
9	If I would like to apply for the COVID-19 Relief Assistance programme, when is the last day I can apply for it?	The COVID-19 Relief Assistance programme will be open for application between now and 30 June 2021. However, customers are encouraged to reach out to us as soon as possible to enable a continuous transition from the automatic moratorium to the COVID-19 Relief Assistance programme.

No	Questions	Answer																							
10	What is the impact to my repayment after the end of COVID-19 Relief Assistance programme?	<p>There will be additional interest/ profit charges if you opt for the COVID-19 Relief Assistance programme (illustrated for conventional housing loan in Column B below). However, you can make additional payment to your loans/ financing at any time after the end of COVID-19 Relief Assistance programme when your cash flows ease out to square of the impact of the COVID-19 Relief Assistance programme (illustrated in Column C below).</p> <p>This illustration is solely for conventional housing loan based on the following assumptions:</p> <ul style="list-style-type: none"> <li>• Loan Amount – RM300,000</li> <li>• Interest Rate – 3.36%</li> <li>• Original Tenure 25 years, and borrower has repaid for 3 years.</li> <li>• Assumes 30% reduce in monthly payment amount during COVID-19 Relief Assistance programme period.</li> </ul>																							
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<p>To find out more about the COVID-19 Relief Assistance programme, please contact us soonest possible.</p>																									

No	Questions	Answer
11	Will my CCRIS report be affected if I enrol for the COVID-19 Relief Assistance programme?	<p>Applications for relief assistance received on or before 30 June 2021 will not be reported as "restructured and rescheduled" in CCRIS.</p> <p>Note: The above is only applicable for accounts that are not in arrears exceeding 90 days as at the date of application.</p>
12	Can I request for early settlement after I have enrolled for the COVID-19 Relief Assistance programme?	<p>a) Yes. Please call our Contact Centre at 03-2612 8121 or email us at <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> for early settlement requests.</p> <p>b) Kindly also be guided by the terms &amp; conditions in your letter of offer, supplementary letter or notification letter.</p>

**Personal Loan**

No	Question	Answer
1	What is moratorium and when will my monthly instalments resume?	Moratorium is a temporary deferment or suspension of loan/financing repayment/payment obligation for a limited period of time. The six-month automatic moratorium is effective from 1 April 2020 until 30 September 2020. Your monthly instalment will resume after the moratorium period from October 2020 onwards.
2	How much do I need to pay after the six-month moratorium?	<p>The new instalment amount is already reflected in your personal loan account and can be viewed in your Personal Internet Banking.</p> <p>A letter of notification will be sent in to you in September 2020 who enrolled into the automatic moratorium programme.</p> <p>Kindly contact our Contact Centre at 03-2612 8121 or email <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> in the event you did not receive any notification by the end of September 2020.</p>
3	Will the automatic moratorium be extended beyond September 2020?	The six-month automatic moratorium will expire on 30 September 2020.
4	How can the Bank assist me if my financial situation has not fully recovered?	<p>The Bank is ready to offer the COVID-19 Relief Assistance programme to assist affected individual customers who require further financial relief for their Personal Loans.</p> <p>Customers are encouraged to reach out to us as soon as possible.</p> <p>Alternatively, customers may also approach Agensi Kaunseling &amp; Pengurusan Kredit (AKPK) for further assistance.</p>
5	Are there any requirements to enrol for the COVID-19 Relief Assistance programme and how do I apply for it?	<p>The COVID-19 Relief Assistance programme is targeted for affected individual customers who have lost their job or experienced a reduction in salary.</p> <p>You may reach out to us to discuss relief options via one of the following channels:</p> <ol style="list-style-type: none"> <li>Click <a href="#">here</a> to submit your request</li> <li>Email us at <a href="mailto:covid19reliefploan@uob.com.my">covid19reliefploan@uob.com.my</a></li> <li>Call our Dedicated UOB Covid-19 Relief Assistance Programme Hotline at 03-2612 8019</li> </ol>
6	How long will it take to process my request for the COVID-19 Relief Assistance programme?	The Bank understands the priority and urgency of your request, hence the Bank will process your request and respond to you on the outcome not later than three (3) working days upon obtaining the complete information and supporting documents from you.
7	If I would like to apply for the COVID-19 Relief Assistance programme, when is the last day I can apply for it?	You may apply for the COVID-19 Relief Assistance programme between now and 30 June 2021. However, customers are encouraged to reach out to us as soon as possible to enable a continuous transition from the automatic moratorium to the COVID-19 Relief Assistance programme.

No	Question	Answer												
8	What is the impact to my repayment after the end of COVID-19 Relief Assistance programme?	<p>There will be additional interest charges if you opt for the COVID-19 Relief Assistance programme.</p> <p>This illustration is solely for personal loan based on the following assumptions.</p> <p>Original Loan Amount : RM10,000            Original Tenure : 5 years            Interest Rate : 9.99%            Tenure Extension : 50% of remaining tenure (+12 months)</p> <table border="1" data-bbox="638 577 1501 990"> <thead> <tr> <th></th> <th>Normal Repayment (Without COVID-19 Relief Assistance Programme)</th> <th>With COVID-19 Relief Assistance Programme</th> </tr> </thead> <tbody> <tr> <td><b>Remaining Tenure</b></td> <td>24 months</td> <td>36 months</td> </tr> <tr> <td><b>Monthly Payment</b></td> <td>RM250</td> <td>RM187</td> </tr> <tr> <td><b>Total Payment throughout the loan tenure</b></td> <td>RM14,995</td> <td>RM15,727</td> </tr> </tbody> </table> <p><i>Figures in the table above are for illustrative purposes only.</i></p> <p>To find out more about the COVID-19 Relief Assistance programme, please reach out to us as soon as possible.</p>		Normal Repayment (Without COVID-19 Relief Assistance Programme)	With COVID-19 Relief Assistance Programme	<b>Remaining Tenure</b>	24 months	36 months	<b>Monthly Payment</b>	RM250	RM187	<b>Total Payment throughout the loan tenure</b>	RM14,995	RM15,727
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8	Do I need to submit any documents to enrol for the COVID-19 Relief Assistance programme?	<p>Yes, supporting documents on your loss of job or reduction in salary (i.e. bank statement, pay slip, termination letter and any other relevant documents) may be requested by the Bank from time to time.</p> <p>Please note that the Bank reserves the right to ask for further documents in the event that the documents provided are insufficient and the Bank reserves the right to reject the said application in the event that any of the information provided therein are found to be inaccurate or untrue or false.</p>												
9	If I opt for the COVID-19 Relief Assistance programme, will my CCRIS records be adversely affected?	<p>Applications for relief assistance received on or before 30 June 2021 will not be reported as "restructured and rescheduled" in CCRIS.</p> <p>Note: The above is only applicable for accounts that are not in arrears exceeding 90 days as at the date of application.</p>												
10	Can I request for early settlement after I have enrolled for the COVID-19 Relief Assistance programme?	<p>a) Yes. Please call our Contact Centre at 03-2612 8121 or email us at <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> for early settlement requests.</p> <p>b) Kindly also be guided by the terms &amp; conditions that is available in our UOB corporate website at <a href="http://uob.com.my">uob.com.my</a>.</p>												

**Credit Card**

No.	Question	Answer
1	I am unable to continue making payment for my 3-year term loan monthly instalments. Is there any way the Bank can assist me on this?	<p>We are ready to provide you with assistance to help you through this challenging time. You may reach out to us to discuss relief options via one of the following channels:</p> <ul style="list-style-type: none"> <li>a) Click <a href="#">here</a> to submit your request</li> <li>b) Email us at <a href="mailto:covid19reliefcreditcard@uob.com.my">covid19reliefcreditcard@uob.com.my</a></li> <li>c) Call our Contact Centre at 03-26128121</li> </ul>
2	My 3-year term loan is currently on a 6-month deferment and it will be ending soon. Can I request for an extension on the deferment period?	<p>You may reach out to us to discuss relief options via one of the following channels:</p> <ul style="list-style-type: none"> <li>a) Click <a href="#">here</a> to submit your request</li> <li>b) Email us at <a href="mailto:covid19reliefcreditcard@uob.com.my">covid19reliefcreditcard@uob.com.my</a></li> <li>c) Call our Contact Centre at 03-26128121</li> </ul> <p>Alternatively, customers may also approach Agensi Kaunseling &amp; Pengurusan Kredit (AKPK) for further assistance.</p>
3	Do I need to submit any documents to enrol for the COVID-19 Relief Assistance programme?	<p>Yes, supporting documents on your loss of job or reduction in salary (i.e. bank statement, pay slip, termination letter and any other relevant documents) may be requested by the Bank from time to time.</p> <p>Please note that the Bank reserves the right to ask for further documents in the event that the documents provided are insufficient and the Bank reserves the right to reject the said application in the event that any of the information provided therein are found to be inaccurate or untrue or false.</p>
4	Can I convert my credit card balances into a 3-year term loan after 31 December 2020?	Yes, you may request to convert your credit card balances into a 3-year term loan until 30 June 2021 under our COVID-19 Relief Assistance programme.
5	How long will it take to process my request for the COVID-19 Relief Assistance programme?	The Bank understands the priority and urgency of your request, hence the Bank will process your request and respond to you on the outcome not later than three (3) working days upon obtaining the complete information and supporting documents from you.
6	If I would like to apply for the COVID-19 Relief Assistance programme, when is the last day I can apply for it?	You may apply for the COVID-19 Relief Assistance programme between now and 30 June 2021. However, customers are encouraged to reach out to us as soon as possible.
7	Will my CCRIS report be affected if I enroll for the COVID-19 Relief Assistance programme?	<p>Applications for relief assistance received on or before 30 June 2021 will not be reported as "restructured and rescheduled" in CCRIS.</p> <p>Note: The above is only applicable for accounts that are not in arrears exceeding 90 days as at the date of application.</p>
8	Once my deferment period ends, will my term loan tenure still be 36 months or will the tenure change?	The total tenure of your term loan will still be 36 months.

No.	Question	Answer
9	Can I request for early settlement after I have enrolled for the COVID-19 Relief Assistance programme?	Yes. Please call our Contact Centre at 03-2612 8121 or email us at <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> for early settlement requests.



**Program Bantuan COVID-19 (Untuk Pelanggan Individu) – Soalan Lazim (FAQ)**
**Intelligent Retail Loan/ Intelligent Housing Loan/ Pembiayaan Perumahan – i/ Pembiayaan Berjangka – i/ Flexi Mortgage/ Overdraf**

No.	Soalan	Jawapan
1	Adakah moratorium automatik akan dilanjutkan selepas September 2020?	Moratorium automatik selama enam bulan ini akan berakhir pada 30 September 2020.
2	Bagaimana Bank boleh membantu saya jika keadaan kewangan saya masih belum pulih sepenuhnya?	Bank bersedia menawarkan Program Bantuan COVID-19 untuk membantu pelanggan individu terjejas yang memerlukan bantuan kewangan selanjutnya untuk kemudahan <i>Intelligent Retail Loan/ Intelligent Housing Loan/ Pembiayaan Perumahan – i/ Pembiayaan Berjangka – i/ Flexi Mortgage/ Overdraf</i> mereka.  Pelanggan digalakkan menghubungi kami dengan secepat mungkin.  Selain itu, pelanggan juga boleh menghubungi Agensi Kaunseling & Pengurusan Kredit (AKPK) untuk bantuan selanjutnya.
3	Adakah terdapat sebarang syarat pendaftaran bagi Program Bantuan COVID-19 dan bagaimana boleh saya memohon?	Program Bantuan COVID-19 adalah khusus untuk pelanggan individu terjejas yang kehilangan pekerjaan atau mengalami potongan gaji.  Anda boleh menghubungi kami untuk membincangkan pilihan bantuan melalui saluran berikut: <ul style="list-style-type: none"> <li>a) Klik di <a href="#">sini</a> untuk menghantar permintaan anda</li> <li>b) Hantar e-mel ke <a href="mailto:covid19reliefmortgage@uob.com.my">covid19reliefmortgage@uob.com.my</a></li> <li>c) Hubungi Talian Khas Program Bantuan COVID-19 UOB kami di 03-2612 8019</li> </ul>
4	Adakah saya perlu menyerahkan sebarang dokumen untuk memohon Program Bantuan COVID-19?	Ya, dokumen sokongan mengenai kehilangan pekerjaan atau potongan gaji (seperti penyata bank, slip gaji, surat penamatan kerja dan sebarang dokumen lain yang berkenaan) mungkin akan diminta oleh Bank dari semasa ke semasa.  Sila maklum bahawa Bank berhak meminta dokumen tambahan sekiranya dokumen yang diberikan tidak mencukupi dan Bank berhak menolak permohonan tersebut sekiranya sebarang maklumat yang diberikan didapati tidak tepat atau tidak benar atau palsu.
5	Bagaimana boleh saya menghubungi Bank untuk mendapat bantuan mengenai pembayaran balik/ pembayaran saya?	Anda boleh menghubungi kami untuk membincangkan pilihan bantuan melalui saluran berikut: <ul style="list-style-type: none"> <li>a) Klik di <a href="#">sini</a> untuk menghantar permintaan anda</li> <li>b) Hantar e-mel ke <a href="mailto:covid19reliefmortgage@uob.com.my">covid19reliefmortgage@uob.com.my</a></li> <li>c) Hubungi Talian Khas Program Bantuan COVID-19 UOB kami di 03-2612 8019</li> </ul>
6	Berapa lama masa yang diperlukan untuk memproses permohonan Program Bantuan COVID-19 saya?	Bank memahami keutamaan dan urgensi permohonan anda, oleh itu, Bank akan memproses dan memberi respons kepada keputusan permohonan anda tidak lebih daripada tiga (3) hari bekerja setelah memperolehi maklumat lengkap dan dokumen sokongan daripada anda.
7	Apa akan berlaku apabila moratorium automatik enam bulan berakhir?	Ansuran/pembayaran bulanan anda akan disambung semula bermula Oktober 2020 dan seterusnya. Walau bagaimanapun, jika permohonan anda untuk Program Bantuan COVID-19 diluluskan, ansuran/ pembayaran yang perlu dibayar tersebut adalah tertakluk kepada terma dan syarat program yang berkenaan.

No.	Soalan	Jawapan
8	Berapa perlu saya bayar selepas moratorium automatik enam bulan berakhir?	<p>Pemberitahuan akan dihantar sebelum 30 September 2020 kepada semua pelanggan yang menyertai program moratorium automatik.</p> <p>Sekiranya anda tidak menerima sebarang pemberitahuan sehingga 30 September 2020, sila hubungi Pusat Hubungan kami di 03-26128121 atau anda boleh menghantar e-mel kepada kami di <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> untuk bantuan selanjutnya.</p>
9	Jika saya ingin memohon program Bantuan COVID-19, bilakah hari terakhir untuk saya melakukan permohonan?	<p>Program Bantuan COVID-19 akan dibuka untuk permohonan dari sekarang hingga 30 Jun 2021. Walau bagaimanapun, pelanggan digalakkan untuk menghubungi kami dengan secepat mungkin untuk membolehkan peralihan yang lancar dari tempoh moratorium automatik ke Program Bantuan COVID-19.</p>

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10	Apakah kesan kepada pembayaran balik saya setelah Program Bantuan COVID-19 berakhir?	<p>Sekiranya anda memilih Program Bantuan COVID-19 (seperti ilustrasi bagi pinjaman perumahan konvensional di Kolum B di bawah), caj faedah tambahan/keuntungan akan dikenakan. Walau bagaimanapun, anda boleh membuat pembayaran tambahan ke pinjaman/pembiayaan anda pada bila-bila masa selepas berakhirnya Program Bantuan COVID-19 apabila aliran tunai anda lebih baik untuk menyelesaikan perbezaan kesan daripada Program Bantuan COVID-19 (seperti ilustrasi dalam Kolum C di bawah).</p> <p>Ilustrasi ini adalah untuk tujuan pinjaman perumahan konvensional berdasarkan andaian berikut:</p> <ul style="list-style-type: none"> <li>• Jumlah Pinjaman – RM300,000</li> <li>• Kadar faedah – 3.36%</li> <li>• Tempoh Asal 25 tahun, dan peminjam telah membayar balik untuk 3 tahun.</li> <li>• Andaian pengurangan 30% dalam jumlah pembayaran bulanan dalam tempoh Program Bantuan COVID-19.</li> </ul>																							
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		<b>Pembayaran Bulanan</b>	RM1,479	RM1,035	RM1,035																				
		<b>Pembayaran Bulanan Selepas Program Bantuan Berakhir</b>	Tiada perubahan dalam pembayaran bulanan	RM1,502	RM1,502																				
		<b>Jumlah Pembayaran Sepanjang Tempoh Pinjaman</b>	RM443,832	RM445,476	RM436,708 [(A) vs. (C) = Penjimatan Faedah RM7,124]																				
<b>Tempoh Pinjaman Sebenar</b>	25 Tahun	25 Tahun	24 Tahun (Tempoh pinjaman lebih pendek kerana pembayaran sekaligus RM10,000)																						
<p>Untuk mengetahui lebih lanjut mengenai Program Bantuan COVID-19, sila hubungi kami dengan secepat mungkin.</p>																									

No.	Soalan	Jawapan
11	Adakah laporan CCRIS saya akan terjejas jika saya mendaftar untuk Program Bantuan COVID-19?	Permohonan untuk program bantuan yang diterima pada atau sebelum 30 Jun 2021 tidak akan dilaporkan sebagai "penstrukturan dan penjadualan semula" dalam CCRIS.  Nota: Perkara di atas hanya untuk akaun yang tidak tertunggak melebihi 90 hari pada tarikh permohonan.
12	Bolehkah saya meminta penyelesaian awal setelah saya mendaftar untuk Program Bantuan COVID-19?	a) Ya. Sila hubungi Pusat Hubungan kami di 03-2612 8121 atau hantar e-mel kepada kami di <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> untuk permintaan penyelesaian awal. b) Sila juga rujuk kepada terma & syarat dalam surat tawaran, surat tambahan atau surat pemberitahuan anda.

### Pinjaman Peribadi

No.	Soalan	Jawapan
1	Apakah makna moratorium dan bila ansuran bulanan saya akan disambung semula?	Moratorium adalah penangguhan sementara atau penggantungan tanggungjawab pembayaran balik/pembayaran pinjaman/pembiayaan untuk tempoh masa yang terhad. Moratorium automatik selama enam bulan telah berkuat kuasa dari 1 April 2020 hingga 30 September 2020. Ansuran bulanan anda akan disambung semula selepas tempoh moratorium berakhir, iaitu dari Oktober 2020 dan seterusnya.
2	Berapa perlu saya bayar selepas moratorium enam bulan berakhir?	Jumlah ansuran baru telah dinyatakan dalam akaun pinjaman peribadi anda dan boleh disemak menerusi Perbankan Internet Peribadi anda.  Surat pemberitahuan akan dihantar kepada anda pada September 2020 bagi mereka yang mendaftar untuk program moratorium automatik.  Sila hubungi Pusat Hubungan kami di 03-26128121 atau hantar e-mel ke <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> sekiranya anda tidak menerima apa-apa pemberitahuan pada akhir September 2020.
3	Adakah moratorium automatik akan dilanjutkan selepas September 2020?	Moratorium automatik selama enam bulan ini akan berakhir pada 30 September 2020.
4	Bagaimana Bank boleh membantu saya jika keadaan kewangan saya masih belum pulih sepenuhnya?	Bank bersedia menawarkan Program Bantuan COVID-19 untuk membantu pelanggan individu terjejas yang memerlukan bantuan kewangan selanjutnya untuk Pinjaman Peribadi mereka.  Pelanggan digalakkan menghubungi kami dengan secepat mungkin.  Selain itu, pelanggan juga boleh menghubungi Agensi Kaunseling & Pengurusan Kredit (AKPK) untuk bantuan selanjutnya.
5	Adakah terdapat sebarang syarat pendaftaran bagi Program Bantuan COVID-19 dan bagaimana saya boleh memohonnya?	Program Bantuan COVID-19 adalah khusus untuk pelanggan individu terjejas yang kehilangan pekerjaan atau mengalami potongan gaji.  Anda boleh menghubungi kami untuk membincangkan pilihan bantuan melalui saluran berikut: a) Klik di <a href="#">sini</a> untuk menghantar permintaan anda b) Hantar e-mel ke <a href="mailto:covid19reliefplan@uob.com.my">covid19reliefplan@uob.com.my</a> c) Hubungi Talian Khas Program Bantuan COVID-19 UOB kami di 03-2612 8019
6	Berapa lama masa yang diperlukan untuk memproses permohonan Program Bantuan COVID-19 saya?	Bank memahami keutamaan dan urgensi permohonan anda, oleh itu Bank akan memproses dan memberi respons kepada keputusan permohonan anda tidak lebih daripada tiga (3) hari bekerja setelah memperoleh maklumat lengkap dan dokumen sokongan daripada anda.

No.	Soalan	Jawapan												
7	Jika saya ingin memohon Program Bantuan COVID-19, bilakah hari terakhir untuk saya melakukan permohonan?	Program Bantuan COVID-19 akan dibuka untuk permohonan dari sekarang hingga 30 Jun 2021. Walau bagaimanapun, pelanggan digalakkan untuk menghubungi kami dengan secepat mungkin untuk membolehkan peralihan yang lancar dari tempoh moratorium automatik ke Program Bantuan COVID-19.												
8	Apakah kesan kepada pembayaran balik saya setelah Program Bantuan COVID-19 berakhir?	<p>Sekiranya anda memilih Program Bantuan COVID-19, caj faedah tambahan akan dikenakan.</p> <p>Ilustrasi ini adalah untuk tujuan pinjaman peribadi berdasarkan andaian berikut:</p> <p>Jumlah Pinjaman Asal: RM10,000 Tempoh Asal: 5 tahun Kadar faedah: 9.99% Tempoh Lanjutan: 50% daripada baki tempoh (+12 bulan)</p> <table border="1"> <thead> <tr> <th></th> <th>Pembayaran Balik (Tanpa Program Bantuan COVID-19)</th> <th>Dengan Program Bantuan COVID-19</th> </tr> </thead> <tbody> <tr> <td><b>Baki Tempoh</b></td> <td>24 bulan</td> <td>36 bulan</td> </tr> <tr> <td><b>Pembayaran Bulanan</b></td> <td>RM250</td> <td>RM187</td> </tr> <tr> <td><b>Jumlah Pembayaran sepanjang tempoh pinjaman</b></td> <td>RM14,995</td> <td>RM15,727</td> </tr> </tbody> </table> <p><i>Angka dalam jadual di atas hanya untuk tujuan ilustrasi.</i></p> <p>Untuk mengetahui lebih lanjut mengenai Program Bantuan COVID-19, sila hubungi kami dengan secepat mungkin.</p>		Pembayaran Balik (Tanpa Program Bantuan COVID-19)	Dengan Program Bantuan COVID-19	<b>Baki Tempoh</b>	24 bulan	36 bulan	<b>Pembayaran Bulanan</b>	RM250	RM187	<b>Jumlah Pembayaran sepanjang tempoh pinjaman</b>	RM14,995	RM15,727
	Pembayaran Balik (Tanpa Program Bantuan COVID-19)	Dengan Program Bantuan COVID-19												
<b>Baki Tempoh</b>	24 bulan	36 bulan												
<b>Pembayaran Bulanan</b>	RM250	RM187												
<b>Jumlah Pembayaran sepanjang tempoh pinjaman</b>	RM14,995	RM15,727												
9	Adakah saya perlu menyerahkan sebarang dokumen untuk memohon Program Bantuan COVID-19?	<p>Ya, dokumen sokongan mengenai kehilangan pekerjaan atau potongan gaji (seperti penyata bank, slip gaji, surat penamatan kerja dan sebarang dokumen lain yang berkenaan) mungkin akan diminta oleh Bank dari semasa ke semasa.</p> <p>Sila maklum bahawa Bank berhak meminta dokumen tambahan sekiranya dokumen yang diberikan tidak mencukupi dan Bank berhak menolak permohonan tersebut sekiranya sebarang maklumat yang diberikan didapati tidak tepat atau tidak benar atau palsu.</p>												
10	Jika saya memilih Program Bantuan COVID-19, adakah laporan CCRIS saya akan terjejas?	<p>Permohonan untuk program bantuan yang diterima pada atau sebelum 30 Jun 2021 tidak akan dilaporkan sebagai "penstrukturan dan penjadualan semula" dalam CCRIS.</p> <p>Nota: Perkara di atas hanya untuk akaun yang tidak tertunggak melebihi 90 hari pada tarikh permohonan.</p>												
11	Bolehkah saya meminta penyelesaian awal setelah saya mendaftar untuk Program Bantuan COVID-19?	<p>a) Ya. Sila hubungi Pusat Hubungan kami di 03-2612 8121 atau hantar e-mel kepada kami di <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> untuk permintaan penyelesaian awal.</p> <p>b) Sila juga rujuk kepada terma &amp; syarat yang boleh didapati dalam laman web Korporat UOB di <a href="http://uob.com.my">uob.com.my</a>.</p>												

**Kad Kredit**

No.	Soalan	Jawapan
1	Saya tidak dapat meneruskan pembayaran ansuran bulanan pinjaman berjangka 3 tahun saya. Adakah apa-apa cara di mana Bank boleh membantu saya dalam hal ini?	Kami bersedia membantu anda dalam tempoh yang mencabar ini. Anda boleh menghubungi kami untuk membincangkan pilihan bantuan melalui saluran berikut: <ul style="list-style-type: none"> <li>a) Klik di <a href="#">sini</a> untuk menghantar permintaan anda</li> <li>b) Hantar e-mel ke <a href="mailto:covid19reliefcreditcard@uob.com.my">covid19reliefcreditcard@uob.com.my</a></li> <li>c) Hubungi Pusat Hubungan kami di 03-26128121</li> </ul>
2	Pinjaman berjangka 3 tahun saya sedang ditangguhkan selama 6 bulan dan akan berakhir tidak lama lagi. Bolehkah saya meminta lanjutan ke atas tempoh penangguhan tersebut?	Anda boleh menghubungi kami untuk membincangkan pilihan bantuan melalui saluran berikut: <ul style="list-style-type: none"> <li>a) Klik di <a href="#">sini</a> untuk menghantar permintaan anda</li> <li>b) Hantar e-mel ke <a href="mailto:covid19reliefcreditcard@uob.com.my">covid19reliefcreditcard@uob.com.my</a></li> <li>c) Hubungi Pusat Hubungan kami di 03-26128121</li> </ul> <p>Selain itu, pelanggan juga boleh menghubungi Agensi Kaunseling &amp; Pengurusan Kredit (AKPK) untuk bantuan selanjutnya.</p>
3	Adakah saya perlu menyerahkan sebarang dokumen untuk memohon Program Bantuan COVID-19?	Ya, dokumen sokongan mengenai kehilangan pekerjaan atau potongan gaji (seperti penyata bank, slip gaji, surat penamatan kerja dan sebarang dokumen lain yang berkenaan) mungkin akan diminta oleh Bank dari semasa ke semasa. <p>Sila maklum bahawa Bank berhak meminta dokumen tambahan sekiranya dokumen yang diberikan tidak mencukupi dan Bank berhak menolak permohonan tersebut sekiranya sebarang maklumat yang diberikan didapati tidak tepat atau tidak benar atau palsu.</p>
4	Bolehkah saya menukar baki kad kredit saya kepada pinjaman berjangka 3 tahun selepas 31 Disember 2020?	Ya, anda boleh meminta untuk menukar baki kad kredit anda kepada pinjaman berjangka 3 tahun sehingga 30 Jun 2021 di bawah Program Bantuan COVID-19 kami.
5	Berapa lama masa yang diperlukan untuk memproses permohonan Program Bantuan COVID-19 saya?	Bank memahami keutamaan dan urgensi permohonan anda, oleh itu, Bank akan memproses dan memberi respons kepada keputusan permohonan anda tidak lebih daripada tiga (3) hari bekerja setelah memperolehi maklumat lengkap dan dokumen sokongan daripada anda.
6	Jika saya ingin memohon Program Bantuan COVID-19, bilakah hari terakhir untuk saya melakukan permohonan?	Program Bantuan COVID-19 akan dibuka untuk permohonan dari sekarang hingga 30 Jun 2021. Walau bagaimanapun, pelanggan digalakkan untuk menghubungi kami dengan secepat mungkin.
7	Adakah laporan CCRIS saya akan terjejas jika saya mendaftar untuk Program Bantuan COVID-19?	Permohonan untuk program bantuan yang diterima pada atau sebelum 30 Jun 2021 tidak akan dilaporkan sebagai "penstrukturan dan penjadualan semula" dalam CCRIS. <p>Nota: Perkara di atas hanya untuk akaun yang tidak tertunggak melebihi 90 hari pada tarikh permohonan.</p>
8	Selepas tempoh penangguhan saya berakhir, adakah tempoh pinjaman berjangka saya masih 36 bulan atau adakah tempohnya akan berubah?	Tempoh pinjaman berjangka anda masih 36 bulan.

No.	Soalan	Jawapan
9	Bolehkah saya meminta penyelesaian awal setelah saya mendaftar untuk Program Bantuan COVID-19?	Ya. Sila hubungi Pusat Hubungan kami di 03-2612 8121 atau hantar e-mel kepada kami di <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> untuk permintaan penyelesaian awal.