

Relief Assistance Programme (For Individual Customers) – Frequently Asked Questions (FAQ)

No	Questions	Answer
1	Am I eligible for the Relief Assistance Programme as announced on 28 June 2021?	Yes, individual that under B40,M40 or T20 and those individuals who have previously benefited from the Relief Assistance Programme prior to 1 July 2021. The new Relief Assistance Programme shall takes effect from 7 th July 2021.
2	Which UOBM loan/financing products qualify for the Relief Assistance Programme?	<p>Any of the following credit facilities that were approved on or before 30 June 2021 and are still performing (not in arrears for more than 90 days at the time the customer requests for assistance):</p> <ul style="list-style-type: none"> a. Intelligent Housing Loan/ Home Financing – i/ Flexi Mortgage b. Term Loan /Term Financing - i c. Personal Loan d. Term loans that have been converted from credit card balances
3	What options are available to customer like me under Relief Assistance Programme?	<p>The following options will be offered to the eligible customers/facilities upon confirmation of payment assistance required by the customer(s).</p> <p><u>Option 1 (all products as per Question 2)</u></p> <ul style="list-style-type: none"> i. 6-month deferment of instalments with 6-month extension of the loan/financing tenure (mortgage, term loan/ term financing-i and personal loan) ii. Reconversion of term loan into a 36-month instalment after 6-month deferment (term loans that have been converted from credit card balances). <p><u>Option 2 (all product as per Question 2)</u></p> <ul style="list-style-type: none"> i. 50% reduction of monthly instalments for 6 months with 6-month extension of the loan/financing tenure (mortgage, term loan/ term financing-i and personal loan) ii. Reconversion of term loan into a 36-month instalment after 6-month of 50% reduction in instalments (term loans that have been converted from credit card). <p><u>Option 3 (only applicable for conventional mortgage and conventional term loan)</u></p> <p>6-month interest servicing with 6-month extension of the loan tenure .</p> <p>The bank will provide you with the specific details on cost implications before you confirm your options. This includes details about changes of the payment schedule(tenure), revision in monthly instalment payment, additional cost of borrowings/financing and any bullet payments due in future.</p>
4	How do I apply for the Relief Assistance Programme?	<p>To apply for the assistance programme, you may reach out to us via any of the following channels:</p> <ul style="list-style-type: none"> a. Click here to submit your request online and our dedicated team will email the relevant forms for you to fill up. Once done, please scan and email back to us the duly completed forms for processing.

No	Questions	Answer
		<p>b. Email us at:</p> <p>i. Mortgage: covid19reliefmortgagereply@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. Alternatively, walk in to any of our branches.</p>
5	When is the last date of the application if I would like to apply for the Relief Assistance Programme?	The application for the Relief Assistance Programme can be made from 7 th July 2021 until such time where movement control restrictions remain in place.
6	How do I check on my application status?	We will issue you an acknowledgement upon receipt of your application and provide you with the confirmation of the approval on the selected option made within 2 calendar days. If approval cannot be provided within this timeframe, we will notify you and provide you with the approval within 5 calendar days.
7	I have an ongoing other Relief Assistance Programme. Am I still eligible to apply for the new Relief Assistance Programme that announce recently?	Yes, you can submit your new Relief Assistance Programme application to us. Upon the new Relief Assistance Programme approved, it will supersede other Relief Assistance Programme that is still ongoing.
8	If I apply for the Relief Assistance Programme, when would it take effect?	<p>The Relief Assistance Programme will be made available for instalment due in July 2021 onwards.</p> <p>i) For application made in July 2021, assistance can be effective from July. In the event any form of repayment/payment has been automatically deducted or made by your good self, you may opt for refund</p> <p>ii) For applications made after July 2021, assistance will commence from the next instalment from the date of selection.</p>
9	Will the bank impose compounding interest/profit or charge penalty interest/profit rates for the available options under Relief Assistance Programme?	<p>Please be informed that the interest/profit continues to accrue on outstanding balance/deferred amount upon enrolment into Relief Assistance Programme. For Islamic financing, the additional profit will not exceed the contracted selling price.</p> <p>However, there will be no compounding interest/profit or penalty interest/profit rates to be charged during this Relief Assistance Programme.</p>
10	Would my CCRIS record be affected if I have enrolled into the Relief Assistance Programme?	No, you can be assured that any Relief Assistance Programme taken on or before 31 December 2021 will not be reported as "restructured and rescheduled" in your CCRIS ("Central Credit Reference Information System") status."

No	Questions	Answer
11	Am I allowed to reduce the cost of borrowing/financing and to shorten the loan tenure after I have enrolled into Relief Assistance Programme?	Yes, we would recommend you to contact the Bank for pre-payment arrangement/full settlement to your loan/financing account at any time after the end of the Relief Assistance Programme and when/or as soon as your financial circumstances improve in order to revise your monthly payment to reduce the overall cost of borrowing/financing as well as shorten the tenure of payment. For Islamic financing, the additional cost of financing will not exceed the contracted selling price.
12	If my account classified as Non-Performing Loan/Financing, am I eligible for the Relief Assistance Programme?	No. We will provide you other restructure & reschedule programmes in order to ease your financial predicament. In the event the restructure & reschedule programmes offer unable to meet your financial circumstances, you are advised to contact AKPK at 03- 2616 7766 for further assistance.