

**Covid-19 Relief Assistance (For Wholesale Banking) - Frequently Asked Questions (FAQ)**

Date: 6 August 2020

| No. | Question   | Answer  |
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| 1.  | We have challenges repaying my loan/financing installments. How can the Bank help us?          | <p>The Bank is ready and will continue to assist you through these uncertain times.</p> <p>We encourage you to contact the Bank at the soonest to discuss your payment plans and other arrangements appropriate to your specific circumstances.</p> <p>We would like to better understand and review your business cash flow vis-à-vis your debt obligation in order to provide you with the appropriate repayment assistance that will meet your individual business requirement including:-</p> <ul style="list-style-type: none"> <li>• Allowing you to pay only the interest/profit portion of the loan/financing over a period of time;</li> <li>• Lengthening the overall period of the loan/financing to reduce monthly instalments; and/or</li> <li>• Providing other forms of flexibility until you are in the more stable position to resume repayments in full.</li> </ul> |
| 2.  | What documents does the Bank need on our request for extension/moratorium/restructuring?       | <p>Please prepare the following documents in order for us to swiftly process your request.</p> <ol style="list-style-type: none"> <li>1. Latest Audited/Management Financial Statement (past 3 years);</li> <li>2. Cash flow projection (if you do not have it, then our Relationship Manager can assist by you sharing with us your present business condition);</li> <li>3. Summary of financial commitments;</li> <li>4. Last 12 months' sales record;</li> <li>5. Last 6 months' bank statement; and</li> <li>6. Latest Debtors' &amp; Creditors' Aging List.</li> </ol> <p><i>Please contact your Relationship Manager if you do not have any or all of the required documents above for further assistance/advice.</i></p>  |
| 3.  | Do we need to formally write in to the Bank to request for extension/moratorium/restructuring? | <p>Yes. A simple letter is required to be signed by your Authorised Signatory. Otherwise an e-mail from your Authorised Signatory or a call to your Relationship Manager can also be accepted.</p>  |
| 4.  | How long will it take to have our request processed?   | <p>The Bank understands the priority, hence upon obtaining complete information/documentation, the Bank may take up to 12 working days to process given the anticipated high volume.</p>  |

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| 5.  | By requesting for extension/moratorium/restructuring, would our account be deemed as "Restructured & Rescheduled" and have a Central Credit Reference Information System (CCRIS) record? | <p>Applications for relief assistance received by the Bank 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 for the extension/moratorium/restructuring.</p>   |
| 6.  | What is the cost involved for the extension/moratorium/restructuring?  | <p>Please be assured that the Bank will try to keep cost minimal. The Bank will not impose any additional fee. You may incur a minimal legal fee depending on the complexity of the restructuring. You may choose to use the Bank's standard legal documents if you wish to keep the legal fee low.</p> <p>If the restructuring results in the provision of new facility, then an Ad-Valorem Stamp Duty (RM5 for every RM1000 limit) will be levied by the government.</p> |
| 7.  | We would like to stretch our existing term loan/financing tenor. Can this be done? If yes, are there any additional charges/fees involved.   | Yes. The Bank can work with you to match your business cash flow against your debt obligation. As for charges, please refer to No. 6 above.  |
| 8.  | Can we just pay interest/profit portion of our term loan/financing repayment for the next 6 months after 30Sept20?   | The Bank is ready to work with you to match your business cash flow against your debt obligation. The Bank can consider just interest/profit payment if your financial situation warrant for it.   |
| 9.  | Can we have moratorium on both principal and interest/profit of our term loan/financing for another 6 months after 30Sept20?   | The Bank can consider moratorium on principal but not interest/profit if it is justifiable. The Bank is always ready to assist, please reach out to your Relationship Manager soonest possible.  |
| 10. | We would like to pay off our 6 months interest/profit payment incurred during the moratorium in one lump sum.  | Yes, you can. Please advise your Relationship Manager accordingly.   |
| 11. | If my business cash flow is better at a later stage, can I do an early repayment of my loan/financing?   | Yes, you may. There will be no early repayment penalty for early settlement on your restructured or rescheduled loan.  |

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| 12. | Once the moratorium ends, how do we settle the accrued interest/profit for the fixed loan/financing? What instruction to give to the Bank? How do we know the final accrued interest/profit to pay after 30Sept20?     | You may either pay the full lump sum by giving us a written instruction to debit your account for this payment. The Bank will be sending you a letter in September 2020 advising you on the total accrued interest/profit.   |
| 13. | If we include the accrued interest/profit into the principal outstanding, will it affect our monthly instalment? And will our term loan/financing repayment will be extended for another 6 months?                     | No. Your monthly instalment will remain as before the MCO. Yes, your loan/financing repayment will be extended for another 6 months from the original maturity date.   |
| 14. | We would like to convert our existing trade bills partially to a fixed loan/financing repayment.   | The Bank can work with you to match your business cash flow against your debt obligation.  |
| 15. | If No.14 is done, can we still be allowed to continue to use our existing trade bills line?  | The Bank will consider your request on a case by case basis with the continuity of your business in mind.  |
| 16. | We have trade bills due in April, May and June which were all given 6 month moratorium. When moratorium end in September 2020, does it mean we have to repay all of April, May and June's trade bills in October 2020? | No. All bills expired from 1Apr20 to 30Sept20 will be automatically extended for 6 months from the date of expiry. However, if you wish to repay all your outstanding bills on 1Oct20, you may reach out to your Relationship Manager to make the necessary arrangement. If you require a different repayment plan, please refer to No.14 above. |
| 17. | Can we request for further moratorium to my trade bills (1 – 3 months) but resume repayment for fixed loan/financing? (or the other way round)   | Yes, the Bank can consider. The Bank can work with you to match your business cash flow against your debt obligation.  |
| 18. | If our other bankers are not willing to extend moratorium for our trade bills, can UOB do a "balance transfer" assuming there is sufficient trade limit in UOB.  | No. The Bank can consider working on your outstanding facilities with us considering your present business condition.  |
| 19. | Is there any government relief scheme that we can consider to assist my business?  | Yes. We offer All Economic Sector scheme (SME), Government Guarantee Scheme (SME) and Danajamin Prihatin Guarantee Scheme (Non-SME) for business affected by Covid-19. Please reach out to your Relationship Manager for further details.  |

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| 20. | If we have further inquiries, how can we reach the Bank?    | <p>You may contact your Relationship Manager or contact us at the numbers below:</p> <ul style="list-style-type: none"> <li>• 03 – 2387 6885 (Mondays to Friday 9.00am to 5.30pm)</li> <li>• 03 – 2612 8121 (after working hours, weekends or Public Holidays)</li> </ul> <p>Or e-mail us at: <a href="mailto:wholesalebanking@uob.com.my">wholesalebanking@uob.com.my</a></p>  |
| 21. | Is there any other avenue we can approach besides our Bank? | <p>For SME, you may write to Small Debt Resolution Scheme (SDRS). You can obtain the SDRS Application Form from:</p> <ul style="list-style-type: none"> <li>• Financial Institution;</li> <li>• BNMLINK / BNM Offices;</li> <li>• BNM website : <a href="http://www.bnm.gov.my">www.bnm.gov.my</a></li> <li>• SMEinfo portal : <a href="http://www.smeinfo.com.my">www.smeinfo.com.my</a></li> </ul> <p>For Corporate client, you may write to Corporate Debt Restructuring Committee (CDRC). Application is available at CDRC website.</p> <ul style="list-style-type: none"> <li>• CDRC website : <a href="http://www.cdrc.my">www.cdrc.my</a></li> </ul> |