

(updated 15/5/2020)

**FAQs – On Moratorium to Assist Individual Borrowers/Customers**

No.	Question	Answer
<b>GENERAL QUERIES (EXCLUDING HIRE PURCHASE/HIRE PURCHASE-i)</b>		
1.	What is the purpose of moratorium?	<ul style="list-style-type: none"> <li>▪ The moratorium is intended to provide temporary relief on financial commitments to borrowers/customers affected by the COVID-19 outbreak.</li> </ul>
2.	What does the '6-month moratorium' mean?	<ul style="list-style-type: none"> <li>▪ It is a deferment of the loan repayment/financing payment for six (6) months. During this period, borrowers/customers with loan/financing that meet the criteria do not need to make payment. (Refer to Question 5 below for eligibility criteria)</li> </ul>
3.	When is the moratorium effective?	<ul style="list-style-type: none"> <li>▪ The moratorium automatically takes effect on 1 April to 30 September 2020.</li> <li>▪ During the moratorium period, the loan repayment/financing payment for eligible loan/financing is deferred for six (6) months until October 2020.</li> </ul>
4.	What type of financial relief is given?	<ul style="list-style-type: none"> <li>▪ Moratorium up to maximum of six (6) months covering:               <ol style="list-style-type: none"> <li>a) No instalment/interest/profit payment required during the moratorium period</li> <li>b) No late charges/compensation (ta'widh) will be imposed during the moratorium period.</li> <li>c) However, the late charges/compensation (ta'widh) before the moratorium still apply</li> </ol> </li> </ul>
5.	What are the eligibility criteria?	<ul style="list-style-type: none"> <li>▪ Automatic approval for moratorium will be granted to loans/financing that are not in arrears/overdue exceeding 90 days as at 1 April 2020; and</li> <li>▪ Denominated in Malaysian Ringgit.</li> </ul>
6.	I am a foreigner, am I eligible?	<ul style="list-style-type: none"> <li>▪ Yes, provided you meet the criteria. (Refer to Question 5 above for eligibility criteria)</li> </ul>

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7	Would loans/financing that become 90 days past due on 1 April 2020 itself qualify for the moratorium?	<ul style="list-style-type: none"> <li>▪ Yes.</li> </ul>
8.	Is there any application required and documents to be submitted to qualify for the moratorium?	<ul style="list-style-type: none"> <li>▪ There is no application required or documents to be submitted to AFFINBANK/AFFINISLAMIC (“the Bank”).</li> <li>▪ All individual and SME loans/financing that meet the criteria will automatically qualify for the deferment, excluding Credit Card/Credit Card-i.</li> </ul>
9.	What are the eligible products for automatic moratorium?	<ul style="list-style-type: none"> <li>▪ Both Conventional loan and Islamic financing for Mortgage, ASB, Overdraft/Cashline-i, Personal Financing-i, Education Financing-i and Ar-Rahnu.</li> </ul> <p><u>Exclusion</u></p> <ul style="list-style-type: none"> <li>▪ For Credit Card/Credit Card-i, there is no moratorium period. You can apply to convert your outstanding balances for Credit Card or principal amount of Credit Card-i into Term Loan/Financing.</li> <li>▪ For Hire Purchase/Hire Purchase-i, consent is required for automatic moratorium.</li> </ul>
10.	Do Overdraft/Cashline-i or bullet payment-type facilities qualify for the moratorium?	<ul style="list-style-type: none"> <li>▪ Yes. The moratorium is applicable to all credit facilities with scheduled or contractually due payments.</li> <li>▪ For Overdraft/Cashline-i facility:               <ol style="list-style-type: none"> <li>a) No payment on scheduled interest/profit will be required during the moratorium period. Interest/profit will continue to be accrued during the period.</li> <li>b) The moratorium applies to the balances in excess of the approved limit as the excess amount is contractually due for repayment.</li> </ol> </li> <li>▪ In addition, the moratorium is only applicable to performing and ringgit denominated credit facilities.</li> </ul>

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11.	Can borrowers/customers continue to draw on Overdraft/Cashline-i facilities during the moratorium period?	<ul style="list-style-type: none"> <li>▪ Yes, borrowers/customers can continue to draw on these facilities during the moratorium period provided they have not fully utilised the approved limit.</li> </ul>
12.	How would the period of arrears be calculated for Overdraft/Cashline-i facility that are subject to a moratorium?	<ul style="list-style-type: none"> <li>▪ The period of arrears is calculated from the day the outstanding amount has remained in excess of the approved limit. (i.e. the excess amount is contractually due for payment).</li> </ul>
13.	What is the minimum outstanding balance or minimum remaining tenure to qualify for the automatic moratorium?	<ul style="list-style-type: none"> <li>▪ The automatic moratorium is applicable to all eligible loans/financing regardless of the outstanding amount or remaining tenure as at 1 April 2020.</li> </ul>
14.	What are the industries affected to be eligible for moratorium?	<ul style="list-style-type: none"> <li>▪ All industries will be eligible.</li> </ul>
15.	If the borrower/customer has multiple loans/financing with the Bank, and one of these loans/financing is in default, would the other loans/financing or facilities continue to qualify for the moratorium?	<ul style="list-style-type: none"> <li>▪ The moratorium is applied on a per facility basis provided the eligibility criteria for individual and SME is met. (Refer to Question 5 above for eligibility criteria)</li> </ul>
16.	How will I know if the Bank has enrolled my loans/financing into the moratorium? Will I be notified?	<ul style="list-style-type: none"> <li>▪ If you are eligible, rest assured that you will be automatically enrolled for moratorium (Refer to Question 5 for eligibility criteria)</li> <li>▪ The Bank will notify you through various communication channels (e.g. SMS, email).</li> </ul>
17.	How will my interest/profit charges be calculated during the moratorium period?	<ul style="list-style-type: none"> <li>▪ For conventional loan: Interest will continue to be accrued on the outstanding balance during the moratorium period.</li> <li>▪ For Islamic financing: Profit will continue to be accrued on the outstanding principal amount during the moratorium period.</li> <li>▪ However, the interest/profit will not be compounded i.e. interest/profit will not be charged on the interest/ profit that has been accrued.</li> </ul>

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No.	Question	Answer
18.	For Islamic facility, is there a need to perform a new <i>aqad</i> (or contract) for rescheduling of the facility as a result of the deferment?	<ul style="list-style-type: none"> <li>▪ No. A new <i>aqad</i> is not necessary so long as the amount to be paid by the customers is within the original contracted price of the existing contract.</li> </ul>
19.	Are new loans/financings disbursed after 1 April 2020 eligible for the automatic moratorium?	<ul style="list-style-type: none"> <li>▪ You may request a moratorium for your new loans/financing disbursed after 1 April 2020, but the moratorium will not be automatic, and is subject to the Bank's assessment and approval. For more information, please call our Contact Centre at 03-8230 2222.</li> </ul>
20.	How do I opt out of the automatic moratorium? I want to continue with my loan repayment/financing payment.	<ul style="list-style-type: none"> <li>▪ You will receive an SMS from the Bank asking your decision on the deferment. Please reply to the opt-out SMS notifications sent by the Bank no later than the stipulated date.</li> <li>▪ Alternatively, if you wish to opt out from the moratorium, please:               <ol style="list-style-type: none"> <li>a) Call our Call Centre at 03 8230 2222;</li> <li>b) Download the form from our website and email the completed form to <a href="mailto:yourvoice@affinbank.com.my">yourvoice@affinbank.com.my</a>; or</li> <li>c) <a href="#">Send request via SMS to the Bank as per guidance in our website.</a></li> </ol> </li> <li>▪ You may continue to make timely and full loan repayment/financing payment as per current terms.</li> </ul>
21.	What if I wish to exit the moratorium package mid-way?	<ul style="list-style-type: none"> <li>▪ If you wish to exit the moratorium, please:               <ol style="list-style-type: none"> <li>a) Call our Call Centre at 03 8230 2222; or</li> <li>b) Download the Opt-Out form from our website and email the completed form to <a href="mailto:yourvoice@affinbank.com.my">yourvoice@affinbank.com.my</a></li> </ol> </li> <li>▪ You may continue to make timely and full loan repayment/financing payment as per current terms.</li> </ul>

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No.	Question	Answer
22.	When is the last date for me to contact the Bank to opt out from this initiative?	<ul style="list-style-type: none"> <li>▪ The moratorium period is from 1 April 2020 to 30 September 2020.</li> <li>▪ You may opt out from now till 31 August 2020.</li> <li>▪ To opt out, please:               <ul style="list-style-type: none"> <li>a) Call our Call Centre at 03 8230 2222; or</li> <li>b) Download the form from our website and email the completed form to <a href="mailto:yourvoice@affinbank.com.my">yourvoice@affinbank.com.my</a></li> </ul> </li> <li>▪ You may continue to make timely and full loan repayment/financing payment as per current terms.</li> </ul>
23.	I am eligible for automatic moratorium but I have opted out. Can I choose to opt in later?	<ul style="list-style-type: none"> <li>▪ Yes. If you wish to opt in at any time during the six (6) months moratorium period, please:               <ul style="list-style-type: none"> <li>a) Call our Call Centre at 03 8230 2222; or</li> <li>b) Download the form from our website and email the completed form to <a href="mailto:yourvoice@affinbank.com.my">yourvoice@affinbank.com.my</a></li> </ul> </li> </ul>
24.	Can I request for more than six (6) months deferment?	<ul style="list-style-type: none"> <li>▪ The deferment is only for six (6) months.</li> <li>▪ If you require a longer deferment period, please contact us at 03-8230 2828 or drop us an email at <a href="mailto:ccr.customerservice@affinbank.com.my">ccr.customerservice@affinbank.com.my</a> for assistance. This request subject to Bank's assessment and approval.</li> </ul>
25.	Can I request for a variation of the automatic moratorium? (For example, three (3) months instead of six (6) months' moratorium, or continue interest/profit servicing instead of deferring both principal and interest/profit.)	<ul style="list-style-type: none"> <li>▪ For the automatic moratorium on 1 April 2020, the deferment period is fixed at six (6) months.</li> <li>▪ For any other variation of deferment, the request is subject to Bank's assessment and approval.</li> </ul>
26.	My loans/financing is in default, can I qualify?	<ul style="list-style-type: none"> <li>▪ Loans/financing accounts that are already more than 90 days in arrears as at 1 April 2020 will not qualify for moratorium.</li> </ul>

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No.	Question	Answer
27.	I am currently not eligible but will regularize my account. When will be the last date for my loans/financing to be qualified for the moratorium package?	<ul style="list-style-type: none"> <li>▪ If the account is regularized by 31 March 2020, you will automatically qualify for the moratorium.</li> <li>▪ If it is regularized after 31 March 2020, you will not be eligible. You may refer to Question 30 on other payment options provided by the Bank. (Regularized = accounts are not in arrears/overdue exceeding 90 days as at 1 April 2020).</li> </ul>
28.	Will my CCRIS reflect poor record if I opt for the moratorium?	<ul style="list-style-type: none"> <li>▪ No, your CCRIS will not be affected during the moratorium.</li> </ul>
29.	If my loan/financing account is currently two (2) months in arrears, will my CCRIS report continue to show two (2) months in arrears when the repayment/payment deferment starts on 1 April 2020?	<ul style="list-style-type: none"> <li>▪ Yes, the account status as at 1 April 2020 remains unchanged throughout the deferment period.</li> </ul>
30.	How will the moratorium impact my ability to take new loan/financing later on?	<ul style="list-style-type: none"> <li>▪ There will be no impact to your credit standing. You may apply for new loans/financing.</li> </ul>
31.	Will my loans/financing instalment be revised after the moratorium period?	<ul style="list-style-type: none"> <li>▪ The existing monthly instalment will remain after the moratorium period.</li> <li>▪ But the tenure of your loan/financing will automatically be extended by six (6) months. You may bear higher overall payments due to the extended tenure.</li> <li>▪ You will also be exposed to base rate movements for the extended tenure on floating rate loans/financing.</li> </ul>
32.	If my loans/financing due date is before 1 April 2020 (i.e. 28 March 2020), do I have to pay for the loans/financing?	<ul style="list-style-type: none"> <li>▪ The moratorium takes effect from 1 April 2020 until 30 September 2020. Hence, you are required to make monthly repayment for loans/financing that are due before 1 April 2020.</li> </ul>

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No.	Question	Answer
33.	<p>Currently my loan/financing is already at the maximum tenure. Can the tenure still be extended for another six (6) months due the moratorium?</p> <ul style="list-style-type: none"> <li>• Housing loans/financing (35 years)</li> <li>• Personal loans/financing (10 years)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Yes, loan/financing which is under the automatic moratorium will be extended for another six (6) months beyond the maximum tenure.</li> <li>▪ This applies to Housing loans/House financing and Personal loans/financing.</li> <li>▪ For new loans/financing that are approved/disbursed after 1 April 2020 and granted the moratorium by the Bank, these loans/financing would be subject to the current maximum tenure of 35 years for Housing loans/financing and 10 years for Personal loans/financing.</li> </ul>
34.	<p>Is the moratorium extended to loans/financing under progressive release where borrowers/customers only service the interest/profit?</p>	<ul style="list-style-type: none"> <li>▪ Yes, it is extended to loans/financing under progressive release, provided the eligibility criteria is met.</li> <li>▪ If the account is still under progressive stage after the end of moratorium period, the deferred monthly progressive interest/profit accumulated must be settled before the loans/financing is fully released. Borrowers/customers need to notify the Bank on their intention to partly or fully settle the accrued interest/profit during the six (6) months' moratorium.</li> <li>▪ Otherwise, the accrued interest/profit during the moratorium period will be reduced accordingly upon receipt of your monthly repayment after full disbursement of your loan/financing.</li> </ul>
35.	<p>Can loans/financing under rescheduling and restructuring (R&amp;R) be eligible for the financial relief?</p>	<ul style="list-style-type: none"> <li>▪ Loans/financing under R&amp;R are also eligible for the moratorium subject to the loans/financing that are not in arrears (not overdue) exceeding 90 days as at 1 April 2020.</li> </ul>

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No.	Question	Answer
36.	What if I am not eligible for moratorium?	<ul style="list-style-type: none"> <li>▪ Borrower/customers can approach the Bank for R&amp;R of their loans/ financing. The Bank will offer suitable workout plans to repay/pay the principal and interest/profit accrued consistent with the affordability of borrowers/customers.</li> <li>▪ Borrowers/customers will also be given the option to refer to Agensi Kaunseling &amp; Pengurusan Kredit (AKPK).</li> <li>▪ Please contact us at 03-8230 2828 or drop us an email at <a href="mailto:ccr.customerservice@affinbank.com.my">ccr.customerservice@affinbank.com.my</a> for assistance.</li> </ul>
37.	What if I have a Standing Instruction from other FIs for the repayment/ payment of my loans/financing at AFFINBANK/AFFIN ISLAMIC BANK?	<ul style="list-style-type: none"> <li>▪ Please arrange to suspend your Standing Instruction with your respective banks or employer (staff with salary deduction) during the moratorium period.</li> </ul>
38.	If repayment/payment for my loans/financing with the Bank is auto deducted from my AFFINBANK/AFFIN ISLAMIC savings/current account via Standing Instruction, do I need to notify the Bank to stop the deduction?	<ul style="list-style-type: none"> <li>▪ No. During the moratorium period, repayment/ payment deduction via Standing instruction will not be made.</li> <li>▪ However, if you have set your own payment instruction as recurrence via AffinOnline.com, you have to make changes to the instruction by logging in to the website.</li> </ul>
39.	I have Standing Instruction for loan repayment/financing payment with the Bank but I have opted out from the moratorium package, will the payment still be made?	<ul style="list-style-type: none"> <li>▪ During the moratorium period, no deduction will be made unless you have given instruction to the Bank to continue with the auto-deduction in the 'Opt-Out' form.</li> <li>▪ Alternatively, you may make payments using other options such as the Cash Deposit Machine or via online banking i.e. 'AffinOnline.com'.</li> </ul>
40.	I am eligible for automatic moratorium but I have made advance repayment/ payment before the moratorium period. What will happen to the advance payment that I have made?	<ul style="list-style-type: none"> <li>▪ If your loan/financing is under automatic moratorium, any repayment/payment made will be considered as advance payment. It will knock off the following due amount of your loan/financing after the moratorium period.</li> </ul>

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No.	Question	Answer
41.	I am eligible for automatic moratorium but I have continue making repayment/ payment without informing the Bank to opt out. What will happen to my payment?	<ul style="list-style-type: none"> <li>▪ If your loan/financing is under automatic moratorium, any repayment/payment made will be considered as advance payment. It will knock off the following due amount of your loan/financing after the moratorium period.</li> <li>▪ Should you wish to continue with your loan repayment/financing payment, please contact the Bank to opt out of the automatic moratorium. (Refer to Question 20 for opt-out process)</li> </ul>
42.	What happen if I still face financial constraints after the moratorium period?	<ul style="list-style-type: none"> <li>▪ The Bank will offer suitable workout plans to repay/pay the principal and interest/profit accrued during the moratorium period consistent with the affordability of borrowers/customers.</li> <li>▪ Borrowers/customers will be given the option to refer to AKPK and opt for R&amp;R of their loans/ financing.</li> <li>▪ You can approach us for R&amp;R after the moratorium period. Please contact us at 03-8230 2828 or drop us an email at <a href="mailto:ccr.customerservice@affinbank.com.my">ccr.customerservice@affinbank.com.my</a> for assistance.</li> </ul>
43.	If I require R&R after the moratorium period, will the loan/financing be classified as R&R in CCRIS?	<ul style="list-style-type: none"> <li>▪ No. Any requests for R&amp;R which are received on or before 31 December 2020 will not be classified as R&amp;R in CCRIS.</li> <li>▪ For requests received after 31 December 2020, the classification as R&amp;R applies.</li> </ul>
44.	If I am currently enrolled under AKPK, will I be eligible for this moratorium program?	<ul style="list-style-type: none"> <li>▪ Yes.</li> <li>▪ If you are currently paying to AKPK, please contact them for assistance.</li> <li>▪ AKPK Contact Centre: 03- 2616 7766</li> </ul>
45.	How can I reach out to the Bank for further queries?	<ul style="list-style-type: none"> <li>▪ You may reach us via the following:               <ol style="list-style-type: none"> <li>a) Contact Centre at 03-8230 2222 (Monday to Sunday, 9:00 am to 6:00pm)</li> <li>b) Careline at 1 800 88 3883 (during normal banking hours, Monday to Friday)</li> <li>c) Email at <a href="mailto:yourvoice@affinbank.com.my">yourvoice@affinbank.com.my</a></li> </ol> </li> </ul>

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<b>CREDIT CARD/CREDIT CARD-i</b>		
1.	What is the Term Loan/Financing offered by the Bank for Credit Card and/or Credit Card-i?	<ul style="list-style-type: none"> <li>▪ The Bank allows borrowers/customers to repay their <b>Credit Card outstanding balances</b> up to a <b>maximum of three (3) years or 36 months' instalments</b> at a <b>fixed rate of 13% per annum</b>.</li> <li>▪ For AFFIN ISLAMIC Cardmembers, only the principal amount would be converted into instalments.</li> <li>▪ It is applicable for both Principal and Supplementary Cardmember.</li> <li>▪ This means cardmember's repayment/payment commitment would be much lower than the initial 5% minimum balance that he/she would have to repay/pay on a monthly basis.</li> </ul>
2.	Do I qualify for this Term Loan/ Financing?	<p>It depends on the borrower/customer's repayment/payment record:</p> <ul style="list-style-type: none"> <li>▪ If your repayment/payment is prompt:               <ol style="list-style-type: none"> <li>a) You <b>can opt in</b> for the Term Loan/ Financing by filling up an application form and send it to <a href="mailto:yourvoice@affinbank.com.my">yourvoice@affinbank.com.my</a></li> <li>b) The benefit of opting out, you get to repay/pay off/settles your loan/financing in a shorter duration.</li> </ol> </li> <li>▪ If your repayment/payment is not prompt (unable to pay minimum monthly repayment/payment for the past three (3) consecutive months or the Credit card/Credit Card-i account is in arrears for 90 days or less as at 1 April 2020), <b>you would be automatically enrolled</b> into the Term Loan/ Financing without having to fill up any form.</li> </ul>
3.	Will the Bank automatically convert the outstanding balances for Credit Card or principal amount for Credit Card-i into Term Loan/ Financing if the account is more than 90 days past due as at 1 April 2020?	<ul style="list-style-type: none"> <li>▪ No. The conversion will not be automatic and is subject to the Bank's assessment and approval.</li> </ul>
4.	Is there any income document that is required for the automatic Term Loan/ Financing?	<ul style="list-style-type: none"> <li>▪ No. Income document is not required.</li> </ul>

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5.	Would this affect my CCRIS record?	<ul style="list-style-type: none"> <li>▪ Your CCRIS record will not be adversely affected, if your Credit Card/Credit Card-i account is performing (in arrears for 90 days or less) at the point of conversion. However, if your Credit Card/Credit Card-i account is already non-performing (in arrears for more than 90 days), this will continue to be reflected in your CCRIS record.</li> </ul>
6.	Are cardholders who have converted their card outstanding balances into Term Loan/Financing eligible for the moratorium on the Term Loans/ Financing?	<ul style="list-style-type: none"> <li>▪ No. The request is subject to the Bank's assessment and approval.</li> </ul>
7.	Is there different repayment/payment tenure I can choose from?	<ul style="list-style-type: none"> <li>▪ Yes. The maximum repayment/payment tenure is three (3) years but cardmembers can choose from either:               <ul style="list-style-type: none"> <li>a) 6 months</li> <li>b) 12 months</li> <li>c) 24 months</li> <li>d) 36 months</li> </ul> </li> </ul>
8.	How much is the minimum balances that I can convert into this Term Loan/ Financing?	<ul style="list-style-type: none"> <li>▪ The minimum outstanding balances for Credit Card or principal amount for Credit Card-i is RM1,000.</li> </ul>
9.	When is the last date for me to apply for the Term Loan/Financing?	<ul style="list-style-type: none"> <li>▪ You can apply for the Term Loan/Financing between 1 April till 31 December 2020.</li> </ul>
10.	Where can I get the form?	<ul style="list-style-type: none"> <li>▪ Attached form to be emailed to applicant or made available on <a href="http://www.affinonline.com">www.affinonline.com</a></li> </ul>
11.	Will the Bank block the usage of my Credit Card/Credit Card-i after the outstanding balances/principal amount are converted into Term Loan/ Financing?	<ul style="list-style-type: none"> <li>▪ Where the card accounts are performing at the point of conversion, you would be able to continue to use the Credit Card/Credit Card-i up to the remaining credit limit after taking into account the balances converted into Term Loan/Financing.</li> <li>▪ Where the card accounts are non-performing (in arrears for more than 90 days) at the point of conversion into Term Loan/Financing, the Bank will suspend the usage of the Credit Card/Credit Card-i.</li> </ul>

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<b>HIRE PURCHASE/HIRE PURCHASE-i</b>		
1.	If I continue with the six (6) months' automatic moratorium, when am I expected to start paying my instalment again?	<ul style="list-style-type: none"> <li>▪ Your next due date for repayment/payment is on 1 October 2020.</li> </ul>
2.	How do I pay the six (6) months deferred instalments?	<ul style="list-style-type: none"> <li>▪ Your facility is automatically extended by six (6) months. You can continue to make your usual monthly instalment from 1 October 2020.</li> </ul>
3.	Do I have to give my consent to continue with the six (6) months automatic moratorium?	<ul style="list-style-type: none"> <li>▪ Yes. You will need to provide your consent before or on 15 June 2020 by notifying the Bank via the following channels:                             <ol style="list-style-type: none"> <li>a) Download the form from our website and email the completed form to <a href="mailto:hps@affinbank.com.my">hps@affinbank.com.my</a>;</li> <li>b) Download the form from our website and submit the completed form at the nearest Bank branches or Hire Purchase Hub; or</li> <li>c) Obtain and submit the form at the nearest Bank branches or Hire Purchase Hub.</li> </ol>                             Please visit our website at <a href="http://www.affinonline.com">www.affinonline.com</a> for contact details of our Hire Purchase Hub.                         </li> </ul>
4.	What will happen if I do not give my consent for automatic moratorium on or before 15 June 2020?	<ul style="list-style-type: none"> <li>▪ If the Bank does not receive your consent on or before 15 June 2020, you will be opted-out and you are required to make your monthly instalment as per schedule.</li> </ul>
5.	Will there be additional charges on the deferred instalments?	<ul style="list-style-type: none"> <li>▪ No additional charges will be charged on the deferred instalments during and after the moratorium period.</li> </ul>
6.	Will my CCRIS be in arrears if I pay my Oct 2020 instalment but did not pay my six (6) months deferred instalments in October 2020?	<ul style="list-style-type: none"> <li>▪ Your CCRIS record will not be affected if you pay your monthly instalments promptly from October 2020.</li> </ul>
7.	If I do not want the moratorium, what should I do?	<ul style="list-style-type: none"> <li>▪ You do not need to do anything if you do not want to OPT-IN for moratorium. Please continue paying your monthly instalment as usual.</li> </ul>

*Note: The list of FAQs is subject to revision by the Bank in line with regulatory updates. It is not exhaustive and there may be additional changes in the future.*

**FAQs – On Moratorium to Assist Individual Borrowers/Customers**

<b>No.</b>	<b>Question</b>	<b>Answer</b>
<b>ADDITIONAL FAQ FOR FIXED RATE PERSONAL FINANCING-i</b>		
1.	Do I have to apply for the Moratorium?	No. The Moratorium is automatic for all customers.
2.	Will I be charged with additional profit?	No. There will be no additional profit charged to you.
3.	Will my financing tenure be extended for six (6) months?	Yes. Your financing tenure will be extended for six (6) months.

*Note: The list of FAQs is subject to revision by the Bank in line with regulatory updates. It is not exhaustive and there may be additional changes in the future.*