## BANKS FINANCIAL ASSISTANCE DUE TO COVID-19 AND THEIR MEASURES 21 MARCH 2020

No.	Financial Institutions	News Released Date	Bank's Response
1.	Affin Bank	20 March 2020	<ul> <li>The Bank offers a moratorium of up to six (6) months and Financing and Restructuring (R&amp;R) financing facilities for customers.</li> <li>For Corporate &amp; Small &amp; Medium Business (SME) customers, customers can send an email to smecare@affinbank.com.my or corpbank.enquiry@affinbank.com.my for more information.</li> <li>Contact number 03-8230 2222.</li> <li>Click here for the application form.</li> </ul>
2.	Alliance Bank	20 March 2020	<ul> <li>The bank is offering the following measures help alleviate the financial strains of its customers:</li> <li>1. COVID-19 Special Financing Facility Business owners can apply for immediate collateral-free financing facility of up to RM1 million per company to alleviate short-term cash flow situation. Only three basic documents are required for the loan application, and disbursements can be made in as fast as one working day.</li> <li>2. Moratorium on Loan/Financing Repayment Alliance Bank customers impacted by COVID-19 are eligible to apply for deferment of their loan instalments or financing servicing (of principal and interest/profit), up to six months.</li> <li>3. Loan Restructuring The Bank is also offering loan restructuring and rescheduling options for loan/financing, with the flexibility to also apply for waiver of late charges on instalment.</li> <li>4. Digital Banking Accessibility Alliance Bank continues to make available digital banking solutions for customers, enabling fast and simple banking anytime,</li> </ul>

			anywhere. Customers can also perform
			online banking, including applying for a Personal Loan via the Alliance Bank website.
			Click here for the application form.
			Website: https://www.alliancebank.com.my/
3.	Ambank	19 March 2020	The Bank is offering all existing individual and SME customers a temporary payment deferment of loans/financing. They also offer a Special Relief Facility comprising financing of up to RM1 million to small medium enterprises (SMEs) affected by COVID-19 without requiring collateral with special rate up to 3.75% per annum.
			The Bank may also offer an R&R (restructuring and rescheduling) of instalment repayments to customers.
			AmBank has established a simple process for those applying for this facility with approval provided within 24 hours and disbursement within 5 days of approval.
			If you are affected by the COVID-19 outbreak and would like more information on the relief measures provided by AmBank to all existing customers,please complete this <u>form.</u>
			Click here for the Deferment Scheme application form.
			Contact number 03-2178 3188
			More information at: https://www.ambank.com.my/eng/promotions- page/Special-Relief-Facility

4.	CIMB Bank Berhad	18 March 2020	CIMB offers standard restructuring and rescheduling financing programmes to all affected individual and business customers. In addition, the extension of CIMB's financial relief programme includes a moratorium on loan repayments for up to six months to affected customers in the hardest hit sectors by the outbreak. For CIMB's business customers, eligible SMEs can obtain up to RM 1 million in financing for a tenure of up to 5.5 years. This includes a moratorium on loan repayments for a six-month period at an affordable financing rate of 3.75% per annum. Click here for the application form.
5.	Credit Guarantee Corporation	29 February 2020	CGC offers Special Relief Facility (SRF) BizJamin SRF and BizJamin-I SRF to alleviate short-term cashflow problem and to assist SMEs in sustaining their business operations. It is available from 6 March 2020 – 31 December 2020. Please click <u>here</u> to apply. Contact number 03-7880 0088
5.	Hong Leong Bank Berhad	19 March 2020	<ul> <li>The bank offers Customers Financial Relief Plan to assist affected individuals and SME customers with moratorium of up to six (6) months on their monthly loan/financing payments.</li> <li>They can also consider restructuring and rescheduling loans/financing to help affected customers with the cash flow management.</li> <li>For SME customers, the bank is helping by extending Bank Negara Malaysia's (BNM) Special Relief Facility (SRF) with financing of up to RM1 million per SME - no collateral required and for a term loan up to 5.5 years with a financing rate capped at 3.75 per cent per annum.</li> <li>Contact at 603 - 7626 8899 or drop an email at HLonline@hlbb.hongleong.com.my.</li> </ul>

6.	HSBC Bank Malaysia and HSBC Amanah Malaysia Berhad	18 March 2020	The bank is extending a helping hand in the form of liquidity relied to individuals and businesses. The bank's affected customers may apply for payments moratoriums. Contact number 1300-88-2626
7.	Maybank	11 February 2020	<ul> <li>Maybank offers financial relief to its customers includes restructuring &amp; rescheduling of financing, as well as moratorium on loan repayments for up to six months.</li> <li>The financial relief is open to both its business and SME customers as well as individuals affected by the current situation and will be assessed on a case-to-case basis.</li> <li>Click <u>here</u> to apply for the BNM Special Relief Facility and click <u>here</u> for the Covid-19 Moratorium application form.</li> <li>Contact number 1300-88-6688</li> </ul>
8.	MBSB Bank	19 March 2020	Corporate and SME clients, who are directly or indirectly affected by the pandemic, especially those in industries such as hospitality and tourism may apply for financing restructuring and rescheduling. Contact number 03-2096 3000

9.	Public Bank	18 March 2020	<ul> <li>Public Bank is working concertedly with Bank Negara Malaysia in offering the Special Relief Facility to SME customers.</li> <li>The Bank has enhanced its internal processes to facilitate faster loan approval and disbursement to assist eligible SME customers to overcome their financial constraint amid this difficult situation.</li> <li>SMEs which intend to apply for the Special Relief Facility are advised to approach any Public Bank branches, or email to pbbsmesupport@publicbank.com.my,for financial advice and assistance.</li> <li>Public Bank is offering immediate moratorium of up to six months for the monthly instalment payments of loans and financing.</li> <li>Please click here for the Public Bank moratorium application form.</li> </ul>
10.	RHB Bank and RHB Islamic Bank	18 March 2020	<ul> <li>1800-22-5555</li> <li>The bank offers moratorium of up to six months for monthly instalment payments, or the restructuring or rescheduling (R&amp;R) of loans and financing.</li> <li>In addition to the Financial Relief Programme, BNM is also providing a RM2 billion Special Relief Facility, which will be deployed in the form of working capital to assist SMEs in alleviating short-term cash flow problems.</li> <li>This is part of Bank Negara Malaysia's Fund for SMEs, which was made available starting 6 March 2020. To-date they have already received 135 applications totalling more than RM100 million.</li> <li>Please click here for the financial assistance and relief request form.</li> <li>Contact number 03 – 92068118</li> </ul>

			SME Bank offers a special financing maximum up to RM1.0 million to SMEs affected by the COVID-19 outbreak through the Special Relief Facility (SRF) Fund provided by Bank Negara Malaysia (BNM). The financing offered is in the form of working capital requirements and is available from 6 March 2020 to 31 December 2020. The financing period is 5 years with competitive profit rate of 3.75% per annum and
11.	SME Bank	16 March 2020	without collaterals. In addition to the SRF financing facility, SME Bank, since early February 2020 has also extended a temporary financial relief for its eligible customers on their financial commitments with the Bank. The temporary relief will enable customers to better manage their cashflow thus ensuring the sustainability of their businesses. A total of 95 SMEs have applied and currently being evaluated since it was introduced on 6 Feb 2020.
			Contact number 03-26037700 More information at: https://www.smebank.com.my/ms/covid-19-srf
12	Standard Chartered Malaysia and Standard Chartered Saadiq	13 February 2020	Standard Chartered Malaysia and Standard Chartered Saadiq Malaysia are offering an interest- only payment option to its retail and Small and Medium Enterprises (SME) clients. Clients may apply for the option to pay interest only on their instalment loans for up to six months.
	Malaysia		Contact number 1300-88-8888
			The bank announced a slew of relief measures for its customers for businesses and individual affected by Covid-19.
13	UOB Bank	20 March 2020	For corporate clients including Islamic Banking customers, a moratorium on their financing payments for up to one year, and the flexibility to request extension of trade bills maturing between March 18 and March 31, 2020 for clients with good track records. Clients can also choose to pay their trade payments at the original maturity date.
			For individual customers, a moratorium of up to six months on their personal financing, mortgages and credit cards, and profit-only payments. The bank will also accommodate requests from customers to

reschedule and restructure their mortgages, personal financing and credit card payments.
Please click here for the moratorium request form.
Contact number 03-2612 8121
More information at:
https://www.uob.com.my/business/business-
special-relief-facility.page