



TERMS & CONDITION FOR PEMULIH REPAYMENT/PAYMENT ASSISTANCE

By replying this SMS,

I hereby declare that*:

- My loan financing/financing is presently not under rehabilitation with Credit Counselling and Debt Management Agency (AKPK);
- I am not an undischarged bankrupt or subject to a bankruptcy proceeding; and
- I do not have a guarantor/joint borrower for my loan/financing OR I have obtained consent from the guarantor/joint borrower for my selected option.

I understand that:

- *Normal interest/profit will continue to be charged and accrued during the deferment period. This may result in my loan/financing tenure being extended;
- *I have the option to engage the Bank to revise the monthly repayment/payment amount and/or schedule if my financials improve to reduce overall borrowing/financing costs;
- *I agree to furnish the Bank with relevant information as may be required after my repayment/payment assistance has been approved;
- *Where required, I need to sign relevant documents to complete the legal documentation, including those related to guarantors or joint accounts and/or variation agreements for Hire Purchase/ Fixed rate loan/financing;
- *The Bank reserves the right to modify/rescind the repayment/payment assistance if I am found to have made false, misleading or incomplete representation in this application; and
- If I have missed my instalments that are due and unpaid in full by more than 90 days at the date of this application, I agree for the Bank to offer me a customised solution that is more suitable to my financial circumstances. This may include sharing my loan/financing details with AKPK for further financial advice on managing my debt and allowing AKPK to access my CCRIS information.

RHB Privacy Notice*

I/We have read, understood and agree to be bound by the terms and conditions of the RHB Privacy Notice and any amendments set forth from time to time.

If you require further details on the changes to your loan/financing obligations before confirming your submission, or are having issues submitting your form, please contact us via e-mail at wecare@rhbgroup.com or call us at 03-2610 6000 for Mortgage (Residential & Commercial Property) and ASB (Financing) or 03-2776 3111 for Personal Financing and Hire Purchase.