

## Frequently Asked Question on the Flood Relief Assistance Program 2022

**FAQs have been updated as at 6 January 2023**

### **For Individual Customers**

<p>What is the Flood Relief Assistance Program (FRAP)?</p>	<p>The FRAP is a temporary relief program that offers repayment / payment assistance to borrowers / customers who have been affected by the recent floods:</p> <ol style="list-style-type: none"> <li><b>1. Mortgage and ASB Loan / Term Financing-i</b> <ul style="list-style-type: none"> <li>• 6 months' deferment of instalments</li> <li>• Period allowed for deferments: January 2023 to June 2023</li> </ul> </li> <li><b>2. Hire Purchase and Personal Loan / Financing-i</b> <ul style="list-style-type: none"> <li>• 3 months' deferment of instalments</li> <li>• Period allowed for deferments: January 2023 to March 2023</li> </ul> </li> <li><b>3. Credit Card/-i</b> <ul style="list-style-type: none"> <li>• 3 months' waiver of late payment charges and interest / actual management fee on affected credit card/-i up to a total of RM500</li> <li>• Period allowed for payment waiver: January 2023 to March 2023</li> </ul> </li> </ol> <p><b>Note:</b> The above is not applicable for non-performing loans / financing i.e. loan / financing in arrears exceeding 90 days and individuals under bankruptcy charge</p> <ol style="list-style-type: none"> <li><b>4. Waiver of ATM/Debit Card/-i /Credit Card/-i Replacement Fee</b></li> </ol>
<p>Who is eligible to apply for FRAP?</p>	<p>RHB customers who are affected by the recent floods are eligible to apply for assistance under this program</p>
<p>When do I need to apply by?</p>	<p>Customers must apply by 31 January 2023</p>
<p>How do I apply?</p>	<p>Customers can apply by</p> <ol style="list-style-type: none"> <li>1. visiting the nearest RHB branch, or Auto Finance Sales Centre</li> <li>2. contacting Customer Contact Centre at (03) 9206 8118</li> </ol> <p><b>Note:</b> All applications will be evaluated on a case-to-case basis</p>

## Frequently Asked Question on the Flood Relief Assistance Program 2022

**FAQs have been updated as at 5 January 2023**

### **For Individual Customers**

If I have more than 1 financing facility, can I apply for all?	<p>Yes, you may apply for more than 1 financing facility.</p> <ol style="list-style-type: none"> <li>1. Please visit the nearest RHB branch, Auto Finance Sales Centre, or</li> <li>2. contact RHB Customer Contact Centre at (03) 9206 8118</li> </ol> <p><b>Note:</b> All applications will be evaluated on a case-to-case basis</p>
What are the documents required to apply for this program?	<ul style="list-style-type: none"> <li>• Please submit a copy of your MyKad / Passport</li> <li>• For Auto Finance/-i customers, a police report or photo of affected vehicle is required if the customer's mailing address is NOT in the National Disaster Management Agency (NADMA) list</li> </ul> <p><b>Note:</b> The list provided by NADMA is dynamic and is updated on a daily basis. Kindly click on this link for more information:  <a href="https://portalbencana.nadma.gov.my/ms/laporan">https://portalbencana.nadma.gov.my/ms/laporan</a></p>
How will I know the status of my application?	We will notify you through phone call or Letter of Notification (LN) / Letter of Variation (LV) within 7 working days from the date of your application
Who can I reach out to for further enquiries?	<p>You can contact us via any of the following channels:</p> <ol style="list-style-type: none"> <li>1. Visit the nearest RHB Branch or Auto Finance Sales Centre</li> <li>2. Call our Customer Contact Centre at (03) 9206 8118</li> <li>3. Or you may email us at <a href="mailto:customer.service@rhbgroup.com">customer.service@rhbgroup.com</a></li> </ol>

## Frequently Asked Question on the Flood Relief Assistance Program 2022

**FAQs have been updated as at 5 January 2023**

### **For SME Customers**

<p>What is the Flood Relief Assistance Program (FRAP)?</p>	<p>The FRAP is a temporary relief program that offers repayment / payment assistance for borrowers / customers who have been affected by the recent floods:</p> <ol style="list-style-type: none"> <li><b>1. Hire Purchase and Term Loan / Financing</b> <ul style="list-style-type: none"> <li>• 6 months' deferment of instalments</li> <li>• Period allowed for deferments: January 2023 to June 2023</li> <li>• Your loan / financing facility tenure will be extended for 6 months, reflective of the deferment of installment period</li> </ul> </li> <li><b>2. Overdraft/-i</b> <ul style="list-style-type: none"> <li>• 6 months' deferment of Overdraft/-i interest / profit.</li> <li>• Period allowed for deferments: January 2023 to June 2023</li> </ul> </li> <li><b>3. Multi Trade Lines/-i</b> <ul style="list-style-type: none"> <li>• 6 months' deferment of bills due between January 2023 to June 2023</li> <li>• Period allowed for deferments: January 2023 to June 2023</li> </ul> </li> </ol> <p><b>Note:</b> The above is not applicable for non-performing loans / financing i.e. loan / financing in arrears exceeding 90 days, and companies under bankruptcy charge</p>
<p>Who is eligible to apply for FRAP?</p>	<p>RHB customers who are affected by the recent floods are eligible to apply for assistance under this program</p>
<p>When do I need to apply by?</p>	<p>Customers must apply by 31 January 2023</p>
<p>How do I apply?</p>	<p>Customers can apply by visiting the nearest Business Banking Centre or contact your Relationship Manager</p> <p><b>Note:</b> All applications will be evaluated on a case-to-case basis</p>

## Frequently Asked Question on the Flood Relief Assistance Program 2022

**FAQs have been updated as at 5 January 2023**

### **For SME Customers**

If I have more than 1 financing, can I apply for all?	Yes, you may apply for more than 1 financing facility. Please visit the nearest Business Banking Centre or contact your Relationship Manager.  <b>Note:</b> All applications will be evaluated on a case-to-case basis
What are the documents required to apply for this program?	<ol style="list-style-type: none"> <li>1. Self-declaration of business affected by the floods at the end of 2022</li> <li>2. Picture evidence of flood affected business premises</li> </ol>
How will I know the status of my application?	We will notify you through phone call or Letter of Notification (LN) / Letter of Variation (LV) within 7 working days from the date of your application
Who can I reach out to for further enquiries?	You may email SME Help Desk at <a href="mailto:SME.collection@rhbgroup.com">SME.collection@rhbgroup.com</a>

## Frequently Asked Question on the Flood Relief Assistance Program 2022

**FAQs have been updated as at 9 January 2023**

### **For Insurance Customers**

Who should I contact for my flood insurance claims?	You may call our claims hotline at 1300 880 881 for motor claims and 03-7989 0310 for non-motor claims. Alternatively, you may WhatsApp us at 012-603 1978.
What documents do I need to submit to facilitate the claims for my car?	You may submit the following documents to the workshop: <ul style="list-style-type: none"> <li>a. Vehicle registration card</li> <li>b. Copy of your National Registration Identity Card (MyKad)</li> <li>c. Cover note – if available</li> <li>d. Police report - Waived</li> <li>e. Driving license – Waived</li> </ul>
What documents do I need to submit to facilitate the claims for my house?	Our appointed adjuster will get in touch with you once we have received your flood notification from our claim's hotline or WhatsApp.
Does my house insurance policy cover the clean-up costs?	Cleaning costs on the Insured property affected by the recent flood incident will be considered subject to the policy terms, conditions, and entitlements, applicable to Houseowner and Fire insurance with flood extension cover. Please contact us and we will assist you further.
Where can I get more information about this programme?	You may click <a href="#">here</a> for more information.