



TC  
ADVISORY  
GROUP

RISK MANAGEMENT | FINANCIAL ADVISORY

**BANKS AND FINANCIAL INSTITUTIONS  
MORATORIUM MALAYSIA 2020**

## **Banking moratorium is similar to a deferment or forbearance**

For retail customers, the bank will provide a moratorium of up to six months, some restructuring and rescheduling of financing facilities for customers who subscribe to mortgage, hire purchase, credit cards, education financing, Amanah Saham Nasional financing and personal financing.

For corporate banking customers, the bank will provide temporary relief to those affected eligible customers as stipulated in Bank Negara Malaysia's Credit Risk Guideline and the request will be subjected to internal approvals and credit due diligence.

The relief may involve rescheduling and restructuring exercises such as granting of a moratorium on the loan/financing and repayments up to 6 months, subject to terms and conditions.

# HSBC

- Moratorium covers interest/profit-only payment up to 6 months for loans/financing, mortgages/home-financing, credit cards and retail business banking (fusion).
- Bank will assist customers in restructuring and customising their short-term repayment arrangements.
- For commercial banking, repayment flexibility with extended trade loans/financing payment period for 30 days. For customers with sound trade loan/financing record, the Bank has pre-approved 30-day extension of trade loans/financing maturing between 18th and 31st March 2020 without any additional fee or penalty rate.
- Application is subject to case-by-case basis.
- From Monday to Friday, 9am to 4.45pm (Credit Cards 1300-22-2733) (Mortgage & Financing 1300-88-1121) (RBB Fusion 1300-80-1998)

# HSBC

# UOB

- Covers COVID-19 affected industries including education, hotels, F&B, retail, tourism and etc.
- For corporate clients including Islamic banking customers, measures include a moratorium on loan repayments up to 1 year, and the flexibility to request extension of trade bills maturing between March 18 and March 31, 2020, for clients with good track records.
- Individual customers affected by the virus outbreak, there is a moratorium of up to 6 months on their personal loans, mortgages and credit cards. While interest-only repayments or payment holiday of up to six months on credit card repayments. The bank will also accommodate requests from customers to reschedule and restructure their mortgages, personal loans and credit card repayments.
- Estimated 2 weeks processing period with Terms and Conditions.
- Applicants may apply from any UOB branches.
- 03-26128121 or email [uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my)

# PBB

- Covers COVID-19 affected industries including Aviations, hotels and etc.
- The bank offers moratorium of up to 6 months for the monthly instalment payments of financing for affected individual and business customers.
- The bank would also accommodate requests by the affected customers to restructure or reschedule their financing to assist in their cashflow situation during this difficult time.
- Applicants may apply from nearest PBB main branch.
- 1800-22-5555 from Monday to Thursday, 8.45am to 5.45pm. Friday 8.45am to 4.45pm

# RHB

- Covers all type of bank's loans.
- Moratorium of up to 6 months for monthly instalment payments, or the restructuring or rescheduling (R&R) of loans and financing.
- The R&R treatment will be made available to viable businesses, which includes SMEs as well as individuals
- Estimated 2 weeks processing period with Terms and Conditions.
- Visit respective home branches, or approach relationship managers for assistance.
- 03-92068118 from 7am to 11pm daily

# CIMB

- Covers all COVID-19 affected industries, especially tourism industry.
- Covers all types of bank's loans except credit card's outstanding.
- The bank financial relief includes a moratorium on financing payment for up to 6 months for the impacted customer by the Covid-19 outbreak.
- This is in addition to the standard restructuring and rescheduling financing programs offered to all affected individual and business customers.
- Estimated 2 weeks processing period with Terms and Conditions.
- You may reach out to your nearest CIMB branch officers or relationship managers.
- 03-62047788 operating 24 hours

# MBB

- Covers all Covid-19 affected industries.
- Covers Hire Purchase, Personal Loan, Mortgage Loan, Asb Loan and Education Loan.
- The bank offering financial relief up to 6 months to the affected customer. This is including restructuring and rescheduling of financing payment.
- The offering would be open to both its business and SME customers as well as individuals affected by the current situation and would be assessed on a case-to-case basis.
- Reach out to your nearest Maybank branch officers or relationship managers to fill up the Moratorium form or visit [https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/form/leadgen\\_loan-moratorium.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/form/leadgen_loan-moratorium.page)
- 1300-88-6688



# ABMB

- Covers all Covid-19 affected industries.
- Deferment of financing servicing, financing restructuring and rescheduling for up to 6 months.
- Covers all types of bank's loans except credit card's outstanding.
- Waiver of late charges for financing.
- Visit your nearest Alliance Bank branch to fill up the Moratorium form and get your biometrics fingerprint verified.
- Estimated 2 to 3 weeks processing period with Terms and Conditions.
- 03-55169988 available 24/7 or email [info@alliancefg.com](mailto:info@alliancefg.com)

# SCB

- Covers COVID-19 affected industries including hotel, hospitality and etc.
- Only for affected retail and SME clients
- Covers Profit/Interest only payment up to 6 months moratorium.
- 1300-88-8888 operating 24/7

# HLBB

- Applicable for Covid-19 affected self-employed and employees.
- Covers all types of bank's loans.
- Moratorium of up to 6 months or restructuring/rescheduling of installment repayments
- Fill up the moratorium form and get the biometrics fingerprint verified from nearest Hong Leong Bank branch.
- Estimated 7 working days processing period with Terms and Conditions.
- 03-76268899 from 7am till 12am daily or email [HLonline@hlbb.hongleong.com.my](mailto:HLonline@hlbb.hongleong.com.my)

# AMBB

- Applicable to all Covid-19 affected industries.
- Covers all type of bank's loan.
- The bank offers temporary deferment or restructuring of instalment repayments for its individual and SME customers.
- Moratorium form online submission or walk in nearest branch apply.
- Estimated 2 weeks processing period with Terms and Conditions.
- 03-21788888 or email [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)

# MBSB

- Offering financial relief to its retail, corporate and small and medium enterprise (SME) clients affected by COVID-19 nationwide with immediate effect.
- For affected retail customers are offered a six-month moratorium on installment payment for financing and also opt to restructure or reschedule financing.
- For 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.
- 03-20963000 or email [enquiry@mbsbbank.com](mailto:enquiry@mbsbbank.com)

Part Of Your Journey

# OCBC

- 6 months moratorium on principal repayment.
- For housing loans/financing, bridging loans and additional working capital lines.
- 03-83175000 from 8am to 10pm
- 03-83149310 for further OCBC Al Amin Bank Berhad moratorium details.

# ABB

- Offering a moratorium of up to 6 months and restructuring and rescheduling of financing facilities for retail customers who subscribed to mortgages, hire purchase, credit cards, education financing, ANSB financing and personal financing.
- For corporate banking customers, providing temporary relief to affected eligible customers as stipulated under BNM's Credit Risk Guidelines. Each request will be subjected to internal approvals and credit due diligence.
- This relief may come in the form of rescheduling and restructuring, as well as a moratorium on loan repayments for up to 6 months.
- Approved by bank on case-by-case basis.
- 03-82302222 from 8am to 12am daily

# BIMB

- Financial relief programmes for customers impacted by COVID-19, which includes a moratorium for financing repayments of up to 6 months.
- Standard rescheduling and restructuring financing programmes offered to all affected individual and business customers.
- 03-26900900



# KFH

- KFH Malaysia financing customers who face financial difficulties linked to the Covid-19 virus outbreak may email [kfonline@kfh.com.my](mailto:kfonline@kfh.com.my)
- The Bank will assess your eligibility of request on a case-to-case basis.
- Call 1300-888-534 for info.



# BKRM

- The bank offers moratorium of up to 6 months for the monthly instalment payments of financing for affected individual and business customers.
- The bank advised that the affected customer to go to nearest bank branches to address their financial problems as a result of the coronavirus.
- 1300-80-5454 operating 24 hours daily

Bank Pilihan Anda

# BSN

- Covers all type of bank's loan.
- Temporary deferment of loan repayments or restructuring of installment repayments.
- 1-300-88-1900 or visit the nearest BSN branch.
- [Customercare@bsn.com.my](mailto:Customercare@bsn.com.my)

# AGRO

- Moratorium of up to 6 months for the monthly installment payments of financing to existing customers and restructuring of financing.
- Online moratorium request <https://www.agrobank.com.my/moratorium-request/>
- 1300-88-2476

# BMMB

- The bank offers a temporary moratorium up to six 6 months for monthly instalment payments.
- For affected customers and staff.
- Applicable to all financing facilities for individuals and businesses.
- 1300-88-8787 operating 24 hours daily

بنك معاملات

Bank Muamalat

# SME BANK

- Offered temporary financial relief to the affected SME customers.
- Temporary deferment of loan repayments or restructuring of installment repayments up to 6 months.
- 03-26037700 or email [customercare@smebank.com.my](mailto:customercare@smebank.com.my)

# BPMB

- The bank will provide assistance and support those affected.
- Case-by-case basis
- 03-26113888

# AKPK

- Deferment of loan repayments in AKPK's debt management programme (DMP)
- Online application available <http://bit.ly/AKPKdmp2020>
- Choose "Difficulty to commit to DMP monthly instalment" for Question 6.
- AKPK officer will follow up through calls or emails.
- 03-26167766



# PTPTN

- Immediate effect defers loan repayments until 30th Sept 2020.
- 03-21933000 From Monday to Friday, 9am to 5pm.

PTPTN

# MARA

- Covers students and entrepreneurs.
- 3 months deferment for MARA students, including borrowers of the Advanced Education Loan facility subjected do not have outstanding debts for 3 months.
- 6 months deferment for entrepreneurs, provided do not have outstanding debts for more than 2 months.
- 30% discount on lease of MARA business premises given to all entrepreneurs, subject to terms and conditions.
- Online application available <https://tinyurl.com/uz77ow8>
- 03-26132000

# TEKUN

- Moratorium of up to 6 months
- Rescheduling and restructuring
- Online application <https://tinyurl.com/PenangguhanTekun>
- 03-90598888

TEKUN  
NASIONAL

# LHDN

- Deadline for income tax filing extended 2 months
- Resident individuals who do not carry on a business: 30 June 2020
- Resident individuals who carry on a business: 30 August 2020
- 03-89111000 or full amended schedule:
- [http://lampiran1.hasil.gov.my/pdf/pdfam/ProgramMemfailBN\\_2020\\_Pin.1\\_1.pdf](http://lampiran1.hasil.gov.my/pdf/pdfam/ProgramMemfailBN_2020_Pin.1_1.pdf)

M A L A Y S I A

# Please take note

**All moratorium applications are subject to bank's approval.  
All moratorium approvals will affect your scoring on further loan's application for a period of 6 to 12 months.  
For more information, you may contact your banks, financial institutions or visit their website.**



RISK MANAGEMENT | FINANCIAL ADVISORY

# TC ADVISORY GROUP

## Core Values



EXCELLENT  
SERVICE



WE PROVIDE  
SOLUTION



WE PREVENT  
SCAM

# SPECIAL RELIEF FACILITY

## BUSINESS GROWTH

- Eligible for Malaysian SMEs impacted by Covid-19
- Financing amount up to RM 1,000,000.00
- Financing rate capped at 3.75% p.a.
- Tenure 5.5 years included 6 months moratorium
- No collateral

# Our Locations



**DESIGNER OFFICE, SUNWAY  
VELOCITY**

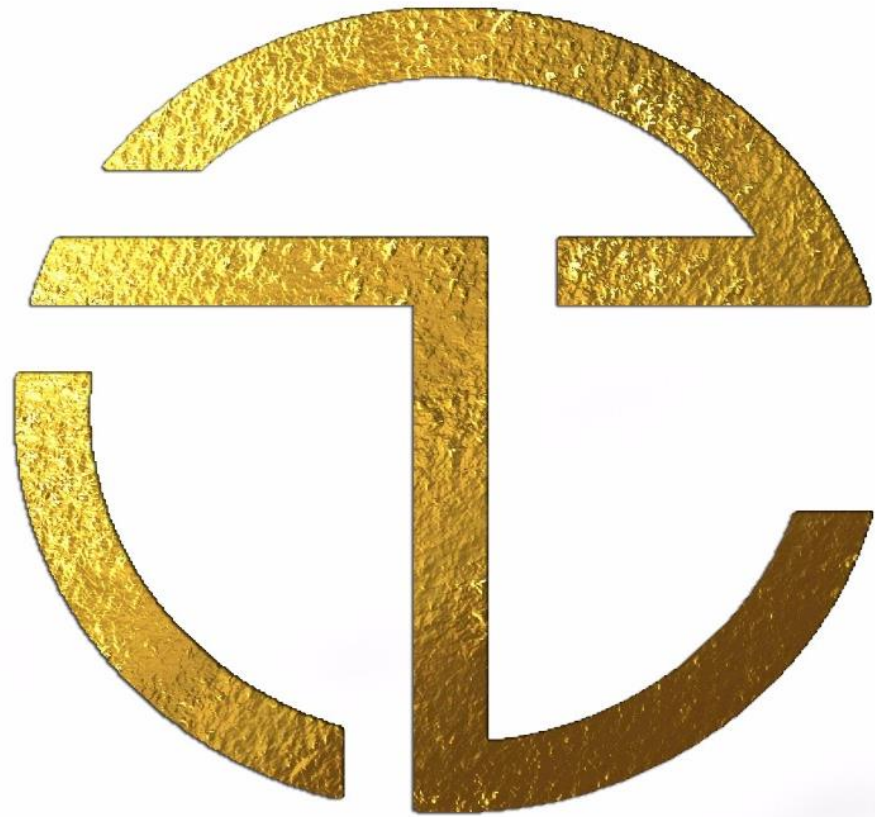


**3 TOWERS, JALAN AMPANG**



**SG BESI (COMING SOON)**





# Thank You



[www.tc-group.com.my](http://www.tc-group.com.my)



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TcAdvisoryGroup