

**AmBank / AmBank Islamic**  
**Flood Relief Programme**

02 January 2024

| No. | Question   | Answer   |
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| 1   | What is the Flood Relief Programme?  | <p>The Flood Relief Programme is to provide the following assistance to eligible customers who are facing inconveniences and distress in coping with the aftereffects of the flood:</p> <ul style="list-style-type: none"> <li>• A moratorium of up to six months of monthly loan/financing instalments or payments*.</li> <li>• Late charge/finance charge/penalty charge will not be charged during the moratorium period.</li> <li>• Any incidental or replacement charges (e.g. for replacement of passbooks, cheque books, Fixed Deposit certificates, ATM card, Credit and Debit Cards) shall be waived.</li> </ul> <p>*Please note that:</p> <ol style="list-style-type: none"> <li>i. Interest/Profit will continue to accrue on deferred amounts.</li> <li>ii. The Bank has the right to recover additional interest/profit costs from changes in instalment payments.</li> </ol> |
| 2   | Am I eligible for the Flood Relief Programme?                                | <p>The Flood Relief Programme is made available to any Retail Individual and SME customers whose loan/financing/credit card account remains performing, i.e. not more than 90 days in arrears, as of the date of confirmation by customers.</p> <p>Customers whose accounts are more than 90 days in arrears, under AKPK, deceased or bankrupt are not eligible for this programme.</p>  |
| 3   | What loans/financing accounts are eligible under the Flood Relief Programme? | <p>All Retail Individual and SME conventional loans or Islamic financing facilities that have been drawn-down and remained performing, i.e. not more than 90 days in arrears, as of the date of confirmation by customers.</p> <p>For Credit Card/-i, your outstanding Credit Card/-i balances will be transferred to auto balance conversion (fixed payment plan under Credit Card/Credit Card-i) of 36 months, at an effective rate of 13.0% p.a.</p>  |

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| 4   | When is the effective date?  | <p>Upon approval of your application and issuance/acceptance of the Supplementary Letter of Offer.</p> <p>For Hire Purchase Loan/Financing under the HP Act, Retail SME Loan/Financing and Fixed Rate Islamic Financing:</p> <ul style="list-style-type: none"> <li>• A supplementary agreement will be sent detailing the relevant changes for your acknowledgement.</li> <li>• This acknowledgement is required for the Flood Relief Programme to take effect.</li> </ul>  |
| 5   | How do I apply for the Flood Relief Programme?   | <p>To apply, kindly <u>submit your request with your relevant supporting documents</u> via any of the following channels within 60 (sixty) calendar days from the date the flood happened:</p> <ol style="list-style-type: none"> <li>1. Submit your request on our website: <a href="http://ambank.com.my/eng/flood-relief">ambank.com.my/eng/flood-relief</a></li> <li>2. Visit our nearest AmBank branch.</li> <li>3. Call our Contact Centre at 03-2178 8888 (Individual Customers), operational daily from 7.00 a.m. to 11.00 p.m.</li> </ol> |
| 6   | What are the documents that I need to submit?  | <p>You will need to submit the relevant documents that would demonstrate that you have been adversely affected by the flood within 60 (sixty) calendar days from the date the flood happened.</p> <p>For example, supporting documents from the relevant local authority such as a Police Report, confirmation letter from the National Security Council (NSC) or State Assemblymen (ADUN).</p>  |
| 7   | <p>How long will the approval process take?</p> <p>How and when do I know that my application is successful?</p> | <p>The Bank will review your request, assess your situation and discuss on the possible solutions with you, subject to full receipt of the supporting documents.</p> <p>Thereafter, the Bank will notify you within fourteen (14) working days on your application status.</p>   |

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| 8.  | As I have taken up an existing Repayment Assistance/Payment Holiday/Reduced Instalment Programme, will I still be eligible to apply for the Flood Relief Programme? | <p>Yes, the Bank is able to accommodate a request from you, although you have already signed up for an existing Repayment Assistance/Payment Holiday Programme.</p> <p>However, at any one time, you can only enjoy one Repayment Assistance/Relief Programme.</p> <p>If you choose to take up the Flood Relief Programme, your existing Repayment Assistance/Payment Holiday Programme will be cancelled.</p> |
| 9   | When must I apply? Can I choose to apply later, e.g. any time next year?  | You may apply for the Flood Relief Programme within 60 (sixty) calendar days from the date the flood occurred.   |