

2020年马来西亚 银行贷款延迟供期方案

Malaysia's Bank Loan Moratorium 2020



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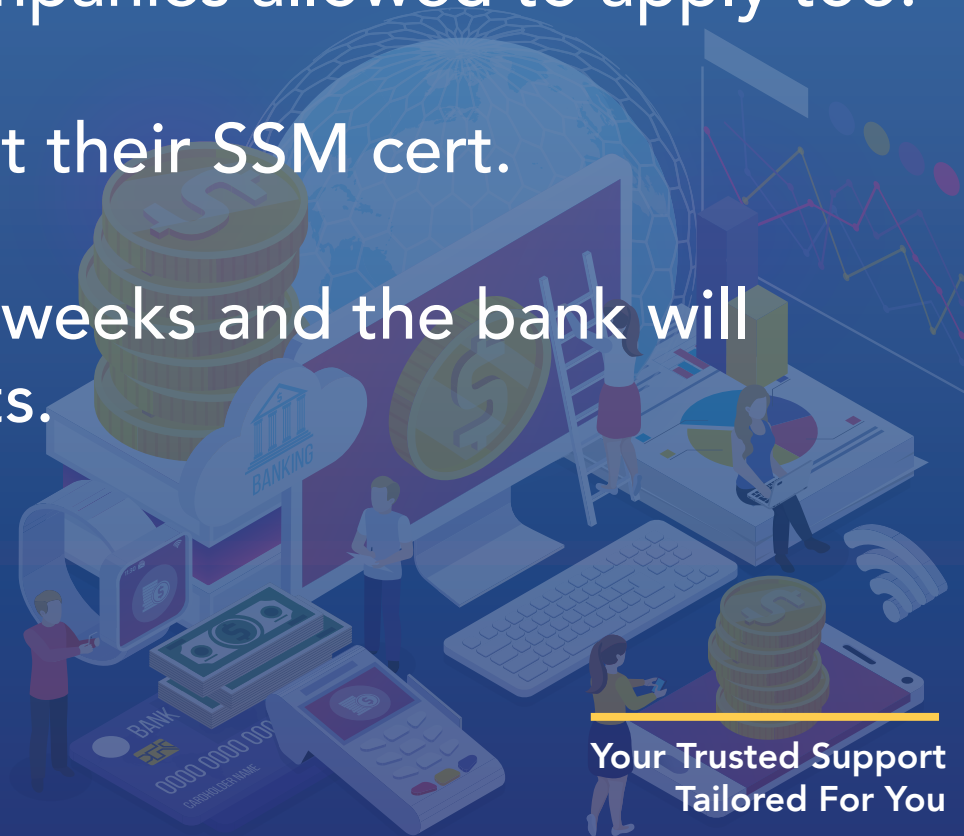
CIMB BANK

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- Covers all affected industries, especially the tourism industry.
- Involves all types of loans except outstanding credit card bills.
- Employees of affected companies allowed to apply too.
- Businesses need to present their SSM cert.
- Processing usually takes 2 weeks and the bank will contact you with the results.



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PUBLIC BANK

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- Affected businesses including airlines, hotels and more.
- Moratorium limited to businesses only, and doesn't include individual employees.
- Moratorium involves up to 6 months delay.
- Applications must be made at the main Public Bank branch.



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Maybank

MAYBANK

- Includes affected industries and individual employees.
- Application requires you to fill up a form and provide 3-6 months of your bank statement.
- All types of loans covered.
- Can be done at any Maybank branch.
- Application results will be sent via letter.



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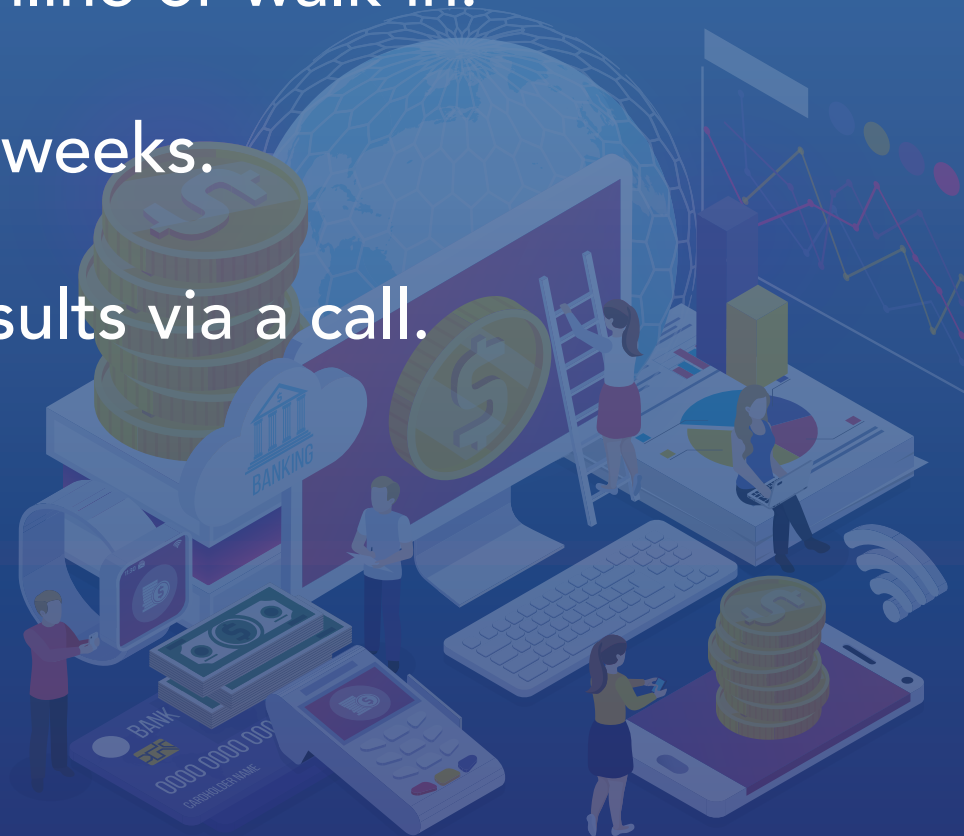
UOB BANK

- Open to employees and industries affected by Covid-19, including tourism, F&B, retail, hotels, education and more.
- For individuals, only housing loan covered.
- For businesses, all types of loans.
- Individuals will have to produce letters/documents proving they're not working or have no income at this time.
- Application can be done at any branch and usually takes 2 weeks.



RHB BANK

- Covers all affected businesses, employees and self-employed individuals.
- Involves all types of loans.
- Submit a form or write an email.
Form submission can be online or walk-in.
- Processing usually takes 2 weeks.
- You'll be notified of the results via a call.



STANDARD CHARTERED

- Affected companies can apply such as hospitality, hotels.
- Only mortgage loan involved.



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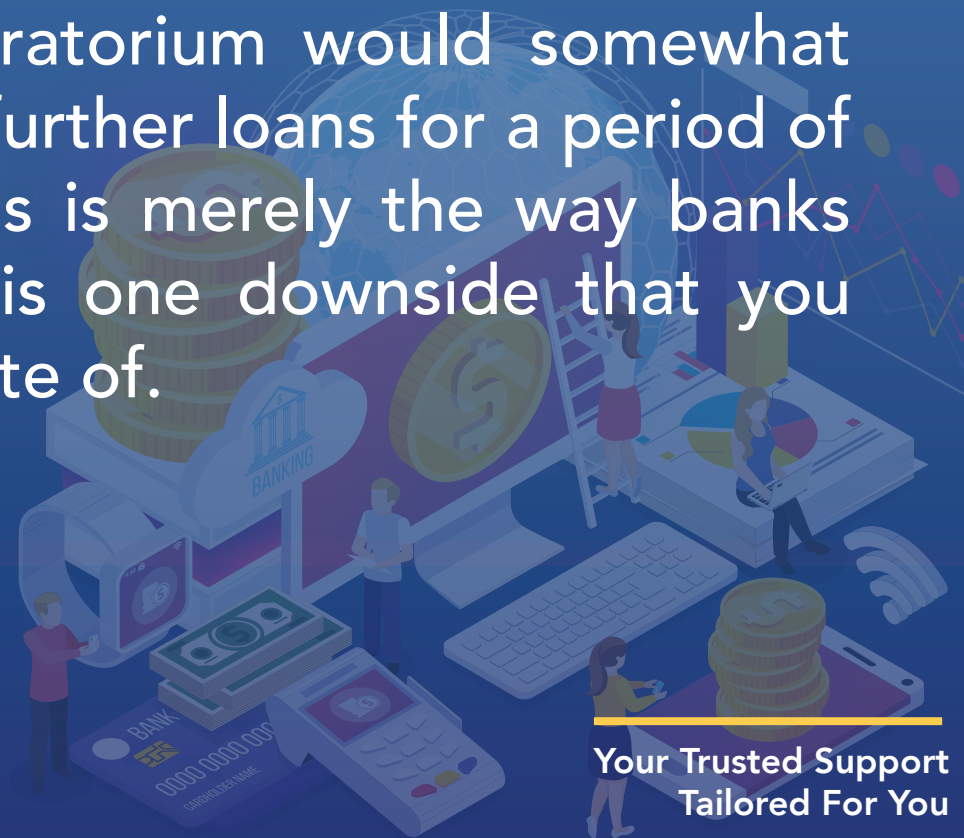
Note:

Certain banks, including HSBS, OCBC and Citibank have not issued any statements regarding a loan moratorium. We urge you to visit their website regularly or give them a call for updates regarding this. All loan moratorium applications are subject to the banks approval and not fully guaranteed to happen.

Do take note that a loan moratorium would somewhat affect your chances of scoring further loans for a period of 6-12 months in the future. This is merely the way banks classify you as a payee, and is one downside that you should understand and take note of.



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