AmBank / AmBank Islamic

Flood Relief Programme

No.	Question	Answer
1	What is the Flood Relief Programme?	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: • A moratorium of up to six (6) months of monthly loan/financing instalments or payments*. • Late charge/finance charge/penalty charge will not be charged during the moratorium period. • Any incidental or replacement charges (e.g. for replacement of passbooks, cheque books, Fixed/Term Deposit certificates, ATM card, Credit and Debit Cards) shall be waived. *Please note that: • Interest/Profit will continue to accrue on deferred amounts. • The Bank has the right to recover additional interest/profit costs from changes in instalment payments.
2	Am I eligible for the Flood Relief Programme?	The Flood Relief Programme is made available to any Retail Individual whose loan/financing/credit card account remains performing, i.e. not more than ninety (90) days in arrears, as of the date of confirmation on by customers. Customers whose accounts are more than ninety (90) days in arrears, under AKPK program, deceased or bankrupt are not eligible for this programme.
3	What loans/financing accounts are eligible under the Flood Relief Programme?	All Retail Individual 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 on by customers. 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 thirty-Six (36) months, at an effective rate of 13.0% p.a
4	When is the effective date?	Upon approval of your application on and issuance of notices/acceptance of the Supplementary Letter of Offer. For Hire Purchase Loan/Financing under the HP Act, • A supplementary agreement will be sent detailing the relevant changes for your acknowledgement. This acknowledgement is required for the Flood Relief Programme to take effect.
5	How do I apply for the Flood Relief Programme?	To apply, kindly submit your request with your relevant supporting documents via any of the following channels within sixty (60) calendar days from the date the flood happened: 1. Submit your request on our website: ambank.com.my/repayment-assistance/flood-relief-programme OR 2. Visit our nearest AmBank branch. OR

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		3. Call our Contact Center at 03-2178 8888. Operating hours are from 9.00am to 9.00pm daily.
6	What are the documents that I need to submit?	You will need to submit the relevant supporting documents evidencing that you were adversely affected by the flood within sixty (60) calendar days from the date of the flood incident. The supporting documents required are as follows: • Police Report; and • A confirmation letter issued by the relevant authority, such as the National Security Council (NSC), State Assemblyman (ADUN), or any other relevant local authority. For customer affected by **the Nepal Flood incident**, the following supporting documents are required: • Police Report; • A copy of the customer's NRIC (MyKad); and • A confirmation letter issued by the Ministry of Foreign Affairs (Wisma Putra), the Malaysian Embassy in Nepal, or any other relevant authority confirming that the customer was affected by the incident
7	How long will the approval process take? How and when do I know that my application on is successful?	Upon full receipt of your application and the complete supporting documents, our Bank officer will be in touch with you within three (3) to five (5) calendar days upon receipt of your application and will review your request, assess your situation and discuss on the possible solutions with you. Thereafter, the Bank will notify you within fourteen (14) calendar days on your application status
8	As I have taken up an existing Repayment Assistance/ Payment Holiday/ Reduced Instalment Programme, will I be eligible to apply for the Flood Relief Programme?	Yes, the Bank can accommodate your request, although you have already signed up for an existing Repayment Assistance/Payment Holiday Programme. However, at any one time, you can only enjoy one Repayment Assistance/Relief Programme. If you choose to take up the Flood Relief Programme, your existing Repayment Assistance/Payment Holiday Programme will be cancelled.
9	When must I apply? Can I choose to apply later, e.g. any me next year?	You may apply for the Flood Relief Programme within sixty (60) calendar days from the date the flood occurred.