



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD 200001008645(511251-V)

Loan Repayments Assistance Application Form For Individual Customers

Please complete this form and tick (✓) whichever is applicable.

Name		NRIC / Passport No.	
Contact No.		Email Address	
Loan Account No. (To specify in 1 form; if more than 1 request)		Deposit Account No.	

I/We select:

- Moratorium for 6 months effective _____ (dd/mm/yyyy).
- 50% reduction of monthly installment amount for 6 months.
- Others, please specify: _____

DECLARATION

I/ We hereby declare and confirm:-

- I / we are submitting this application for loan repayment assistance as I am / we are having difficulties in paying the current monthly instalment / interest payments.
- my / our loan / financing is presently not under rehabilitation with Credit Counseling and Debt Management Agency (AKPK);
- I am / we are not undischarged bankrupt or subject to a bankruptcy proceeding; and
- I / we have obtained consent from guarantor / joint borrower(s) for my selected option.

I / We understand and acknowledge that:-

- normal interest will continue to be charged and accrued during the deferment period and there will be increase in the total cost of borrowing. This may result in my loan tenure being extended. The Bank can recover additional interest from changes in my / our instalment payments.
- my / our monthly repayment amount and / or financing tenure will be adjusted to reflect the higher overall financing cost.
- I / we have the option to engage the Bank to revise the monthly repayment / payment amount and / or schedule if my financials improve to reduce overall borrowing / financing costs;
- I / we agree to furnish the Bank with relevant information as may be required after my / our repayment / payment assistance has been approved;
- where required, I need to sign relevant documents to complete the legal documentation, including those related to guarantors or joint accounts before assistance can take effect;
- The Bank reserves the right to modify / rescind the repayment / payment assistance if I / we have found to have made false, misleading or incomplete representation in this application; and
- If I / we have missed my instalments that are due and unpaid in full by more than 90 days at the date of this application, I / we agree to let the Bank to offer me / us a customized solution that is more suitable for my / our financial circumstances. This may include sharing my / our loan / financing details with AKPK for further financial advice on managing my debt and allowing AKPK to access my / our CCRIS information.
- I / we have read and understood the Frequently Asked Questions (FAQ) relating to loan repayment assistance and I / we confirmed that I / we understand the cost implications for the loan repayment assistance.



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Note to Customer:

- Complete the Loan Repayments Assistance Application Form and e-mail to CustomerDesk@bank-of-china.com
- If you require further details on the changes to your loan / financing obligations before confirming your submission, or having issue submitting your form, please call or contact 03-2387 8367 or 03-2387 8211

Signature		Signature	
Name		Name	
NRIC/ Passport No.		NRIC/ Passport No.	
Date		Date	
For Bank Use Only			
Attended By	Signature Verified By	Department Chop / Date	Remarks
Signature : Name :	Signature : Name :		