

COVID-19: We are ready to help

Loan Repayment Deferment Measures during COVID-19 Pandemic

| Question | Answer |
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| <p>What is the measure announced by BNM on 24 March 2020?</p> | <p>Moratorium on repayment/payment of loan/financing for 6 months period.</p> |
| <p>When is the deferment comes into effect?</p> | <p>It is effective from 1 April 2020 to 30 September 2020. Any extension is subject to the bank's approval.</p> |
| <p>Who is eligible to the loan repayment deferment?</p> | <p>All Small and Medium Size Enterprise(SMEs), individuals and corporate customers.</p> |
| <p>What is the deferment mechanism?</p> | <p>Individual and SMEs</p> <ul style="list-style-type: none"> ● Automatically qualify for deferment on loan repayment (except for credit card) if met the following criteria: - <ul style="list-style-type: none"> ■ Not in arrears exceeding 90 days as at 1 April 2020, and ■ Denominated in Malaysian Ringgit <p>(Note: Customer may opt out for automatic deferment by informing the bank.)</p> <ul style="list-style-type: none"> ● For credit card, if customer is unable to meet the minimum monthly repayment for consecutive 3 months and the outstanding has been converted into a 3 year term loan under Automatic Balance Conversion (ABC) plan, customer may ask for 6 months deferment of loan repayment. <p>Corporate customer (Non SMEs)</p> <p>To write in to the bank for the deferment and restructuring and rescheduling of your loans for the bank's approval.</p> <p>However, these loans must meet the following criteria:-</p> <ul style="list-style-type: none"> ● Not in arrears exceeding 90 days as at 1 April 2020 ● Denominated in Malaysian Ringgit |

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| <p>Frequently Ask Question (FAQ)</p> | <p>Customer may refer to Frequently Asked Questions issued by BNM regarding the Loan/Financing Deferment Measure.</p> <p>https://www.bnm.gov.my/documents/2020/FAQs_Additional%20Measures.pdf</p> |
| <p>Where can I contact the Bank for more information?</p> | <p>For individual's loan/financing and credit card, customer may call/email to our branches for further info: -</p> <p>KL Main Branch Address: Level 1, Menara Maxis, Kuala Lumpur City Center, 50088 Kuala Lumpur, Malaysia Tel: 603-2172 6666 Email: kl_branch@my.icbc.com.cn</p> <p>Kuching Branch Address: Lot 619 to 623, Jalan Padungan, 93100 Kuching, Sarawak Tel: 6082-272 888 Email: kcg_branch@my.icbc.com.cn</p> <p>Puchong Branch Address: E-G-27, E-1-27, E-2-27 IOI Boulevard, Jalan Kenari 5, Bandar Puchong Jaya, 47170 Puchong, Selangor Darul Ehsan Tel: 603-8073 6888 Email: pcg_branch@my.icbc.com.cn</p> <p>Johor Bahru Branch Address: 36 Jalan Bestari 2/2, Taman Nusa Bestari, 81300 Skudai, Johor Bahru, Johor Darul Takzim Tel: 607-2310 888 Email: jb_branch@my.icbc.com.cn</p> <p>For SMEs and Corporate customers, you may contact your relationship manager for further information.</p> <p>For general enquiries, you may also email to icbcmalaysia@my.icbc.com.cn or call 603-2301 3399.</p> |