

## FAQs for Rescheduling & Restructuring (R&R) Programme

No	Questions	Answers
1.	What is Rescheduling and Restructuring (R&R) Programme?	<p>It is a repayment assistance programme designed to help BSN's customers (both individuals &amp; businesses) who are facing difficulties in meeting their financing / loan obligations.</p> <p>The available options under the R&amp;R Programme include:</p> <ul style="list-style-type: none"> <li>• Reduction of monthly instalments for up to 24 months with a tenure extension (short-term)</li> <li>• Reduction of monthly instalments until the extended maturity date (long-term)</li> </ul>
2.	What are the objectives of the R&R programme?	<p>The aim of this programme is to provide assistance to individuals and businesses who are experiencing difficulties in making loan/financing repayments/payments due to financial constraints.</p>
3.	Who is eligible to apply for the R&R programme?	<p>BSN customers who:</p> <ul style="list-style-type: none"> <li>• Have experienced a reduction in individual or household income and or;</li> <li>• Are facing financial difficulties, either in the short or long-term.</li> </ul>
4.	What types of financing / loan products are eligible for the R&R programme?	<p>The following financing/loan products are eligible for the R&amp;R programme:</p> <ul style="list-style-type: none"> <li>• Home financing/ loan;</li> <li>• Personal financing/ loan (except i-Banjir);</li> </ul>

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		<ul style="list-style-type: none"> <li>• Hire Purchase financing/ loan;</li> <li>• Micro Finance.</li> </ul>
5.	Can I apply for R&R if I'm under Agensi Kaunseling & Pengurusan Kredit (AKPK) or Small Debt Resolution Scheme (SDRS)?	<p>No. Customers who are currently enrolled in the AKPK or SDRS programme are advised to contact the respective agency for further assistance.</p> <ul style="list-style-type: none"> <li>• AKPK Contact Centre: 03 - 26167766</li> <li>• SDRS Contact Centre: 03 - 21741515</li> </ul>
6.	How do I apply for the R&R programme?	You may apply through BSN website at <a href="http://www.bsn.com.my">www.bsn.com.my</a>
7.	What supporting documents are required for the R&R application?	<p>You will need to submit the following supporting documents:</p> <p><u>Individual</u></p> <ul style="list-style-type: none"> <li>(i) Copy of IC; and</li> <li>(ii) 3-month latest salary slip; or</li> <li>(iii) Income Statutory Declaration (Surat Akuan Sumpah) for non-salaried/self-employed; or</li> <li>(iv) 3-month latest bank statement; and</li> <li>(v) Others relevant document (if needed)</li> </ul> <p><u>Sole Proprietors/ Partnerships/ Company</u></p> <ul style="list-style-type: none"> <li>(i) Copy of IC; and</li> <li>(ii) Company Business Registration; and</li> <li>(iii) 3-month latest bank statement; or</li> <li>(iv) Income Statutory Declaration (Surat Akuan Sumpah) for non-payslip/self-employed; and</li> <li>(v) Others relevant document (if needed)</li> </ul>

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		We will advise you accordingly if an additional document is required.
8.	How long does it take to process an R&R application?	Your application will be processed within 7 to 14 working days from the date all complete documents are received. You will be notified once a decision is made.
9.	How will I be informed of my application status?	You will be informed of the application outcome via SMS. Please ensure your contact details are up to date at the time of submission.
10.	What are my alternative options if my R&R application is not approved?	If your application is not approved and you have not been terminated from AKPK within the last 12 months, you may seek assistance from the Credit Counselling and Debt Management Agency (AKPK). You may contact AKPK at 03 - 26167766
11.	Is there any fee to apply for the R&R programme?	No. There is no fee or charge to apply for the R&R programme.
12.	Will my instalments be reduced under the R&R programme?	In most cases, yes. The monthly instalment will be adjusted based on your repayment capacity and the new tenure.
13.	What will happen to my Central Credit Reference Information System (CCRIS) record if my R&R application is approved?	<p>For CCRIS reporting purposes, the financing/loan approved under R&amp;R will be tagged as rescheduling and restructuring in CCRIS.</p> <p>The rescheduling and restructuring tagging will be removed from the CCRIS report after consistent, on-time payments have been made for six (6) consecutive months under the revised terms.</p>

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14.	Will the interest/profit rate change under the R&R programme?	Interest / profit rate of the financing / loan will remain unchanged for the approved R&R application.
15.	Will the R&R programme extend the maturity date of my financing / loan?	<p>Yes, your enrolment in R&amp;R programme will extend the maturity date of tenure.</p> <p>Kindly take note that this will result in additional borrowing costs.</p>
16.	Can I settle my loan early while under the R&R programme?	<p>Yes. You may make an early or full settlement at any time during the R&amp;R period. Settlement amount will be recalculated based on the actual profit accrued and charges (if any).</p> <p>Please contact the bank to obtain the latest settlement amount and instructions.</p>
17.	Will my takaful/ insurance cover the extended financing/ loan tenure?	<p>The takaful/ insurance coverage will remain unchanged up to the original financing/ loan tenure. The extended period will not be covered by the original takaful/ insurance.</p> <p>Please contact your takaful/ insurance provider to request an extension of coverage or to seek advice on tailoring the policy to best suit your circumstances.</p>
18.	Do I need to sign any document/ agreement to enrol in the programme?	Our officers will advise you/ your guarantor/ your joint borrower(s) on the agreement document that must be signed as acceptance of the approved application.

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19.	Can I apply for the R&R programme if I am not financially affected?	<p>No, the programme is intended for customers facing financial hardship.</p> <p>Enrolling in this programme may negatively impact your CCRIS record, and it will result in additional borrowing costs due to the extension of the loan/financing tenure.</p>
20.	Can I exit the programme if my financial situation improves?	<p>Yes, you may exit this programme if your financial condition has improved subject to the Bank's approval provided your loan/financing is not in delinquent status.</p> <p>You may send your request by emailing us at <a href="mailto:r&amp;r@bsn.com.my">r&amp;r@bsn.com.my</a></p>