

Frequently Asked Question on the Flood Relief Assistance Programme

**FAQs have been updated as at 27 December 2023**

**For Individual Customers**

<p>1. <i>What is the Flood Relief Assistance Program (FRAP)?</i></p>	<p>The FRAP is a temporary relief programme that offers repayment/payment assistance for borrowers/customers who have been affected by the recent floods:</p> <ol style="list-style-type: none"> <li><b>1. Mortgage and ASB Loan/Term Financing-i</b> <ul style="list-style-type: none"> <li>• Up to 6 months’ deferment of instalments</li> <li>• Period allowed for deferments: February 2024 to July 2024</li> </ul> </li> <li><b>2. Hire Purchase and Personal Loan / Financing-i</b> <ul style="list-style-type: none"> <li>• Up to 6 months’ deferment of instalments</li> <li>• Period allowed for deferments: February 2024 to July 2024</li> </ul> </li> <li><b>3. Credit Card/-i</b> <ul style="list-style-type: none"> <li>• Up to 6 months’ waiver of late payment charges and interest / actual management fee on affected credit card/-i up to a total of RM500</li> <li>• Period allowed for payment waiver: February 2024 to July 2024</li> </ul> </li> </ol> <p><b>Note:</b></p> <p><i>i. The above is not applicable for non-performing loans/financing i.e. loan/financing in arrears exceeding 90 days, and individuals under bankruptcy charge.</i></p> <p><b>4. Waiver of ATM/Debit Card/-i /Credit Card/-i Replacement Fee</b></p>
<p>2. <i>Who is eligible to apply for FRAP?</i></p>	<p>RHB customers who are affected by the recent floods are eligible to apply for assistance under this programme.</p>
<p>3. <i>When do I need to apply by?</i></p>	<p>Customers must apply by 31 January 2024.</p>
<p>4. <i>How do I apply?</i></p>	<p>Customers may apply by:</p> <ol style="list-style-type: none"> <li>1. visiting the nearest branch, or Auto Finance Sales Centre</li> <li>2. contacting Customer Contact Centre at (03) 9206 8118</li> </ol> <p><b>Note:</b> <i>All applications will be evaluated on a case-to-case basis.</i></p>

Frequently Asked Question on the Flood Relief Assistance Programme 2024

**FAQs have been updated as at 27 December 2023**

**For Individual Customers**

<p>5. <i>If I have more than 1 financing facility, can I apply for all?</i></p>	<p>Yes, you may apply for more than one (1) financing facility.</p> <ol style="list-style-type: none"> <li>1. Please visit the nearest RHB branch, Auto Finance Sales Centre, or</li> <li>2. contact RHB Customer Contact Centre at (03) 9206 8118</li> </ol> <p><b>Note:</b> <i>All applications will be evaluated on a case-to-case basis</i></p>
<p>6. <i>What are the documents required to apply for this programme?</i></p>	<ul style="list-style-type: none"> <li>• Please submit a copy of your MyKad/Passport</li> <li>• For Auto Finance/-i customers, a police report or photo of affected vehicle is required if the customer mailing's address is NOT in the National Disaster Management Agency (NADMA) list</li> </ul> <p><b>Note:</b> <i>The list provided by NADMA is dynamic and updated on a daily basis. Kindly click on this link for more information:</i>  <a href="https://portalbencana.nadma.gov.my/ms/laporan">(<a href="https://portalbencana.nadma.gov.my/ms/laporan">https://portalbencana.nadma.gov.my/ms/laporan</a>)</a></p>
<p>7. <i>How will I know the status of my application?</i></p>	<p>We will notify you through phone call or Letter of Notification (LN)/ Letter of Variation (LV) within seven (7) working days from the date of your application.</p>
<p>8. <i>Who can I reach out to for further enquiries?</i></p>	<p>You may contact us via any of the following channels:</p> <ol style="list-style-type: none"> <li>1. Visit the nearest RHB Branch or Auto Finance Sales Centre</li> <li>2. Call our Customer Contact Centre at (03) 9206 8118</li> <li>3. Or you may email us at <a href="mailto:customer.service@rhbgroup.com">customer.service@rhbgroup.com</a></li> </ol>

Frequently Asked Question on the Flood Relief Assistance Program 2023

**FAQs have been updated as at 28 December 2023**

**For SME Customers**

<p>1. <i>What is the Flood Relief Assistance Programme (FRAP)?</i></p>	<p>The FRAP is a temporary relief programme that offers repayment/ payment assistance for borrowers/customers who have been affected by the recent floods:</p> <ol style="list-style-type: none"> <li><b>1. Hire Purchase and Term Loan/Financing</b> <ul style="list-style-type: none"> <li>• Up to 6 months’ deferment of instalments</li> <li>• Period allowed for deferments: February 2024 to July 2024</li> <li>• Your loan / financing facility tenure will be extended for 6 months, reflective of the deferment of installment period</li> </ul> </li> <li><b>2. Overdraft/-i</b> <ul style="list-style-type: none"> <li>• Up to 6 months’ deferment of Overdraft/-i interest / profit.</li> <li>• Period allowed for deferments: February 2024 to July 2024</li> </ul> </li> <li><b>3. Multi Trade Lines/-i</b> <ul style="list-style-type: none"> <li>• Up to 6 months’ deferment of bills due</li> <li>• Period allowed for deferments: February 2024 to July 2024</li> </ul> </li> </ol> <p><b>Note:</b></p> <p><i>i. The above is not applicable for non-performing loans/financing i.e. loan / financing in arrears exceeding 90 days, and individuals under bankruptcy charge.</i></p>
<p>2. <i>Who is eligible to apply for FRAP?</i></p>	<p>RHB customers who are affected by the recent floods are eligible to apply for assistance under this programme.</p>
<p>3. <i>When do I need to apply by?</i></p>	<p>Customers must apply by 31 January 2024.</p>
<p>4. <i>How do I apply?</i></p>	<p>Customers may apply by visiting the nearest Business Banking Centre or contact your Relationship Manager</p> <p><b>Note:</b> <i>All applications will be evaluated on a case-to-case basis.</i></p>

Frequently Asked Question on the Flood Relief Assistance Programme 2023

**FAQs have been updated as at 28 December 2023**

**For SME Customers**

<p>5. <i>If I have more than 1 financing, can I apply for all?</i></p>	<p>Yes, you may apply for more than one (1) financing facility. Please visit the nearest Business Banking Centre or contact your Relationship Manager.</p> <p><b>Note:</b> <i>All applications will be evaluated on a case-to-case basis.</i></p>
<p>6. <i>What are the documents required to apply for this program?</i></p>	<ol style="list-style-type: none"> <li>1. Self-declaration of business affected by the floods</li> <li>2. Picture evidence of flood affected business premise</li> </ol>
<p>7. <i>How will I know the status of my application?</i></p>	<p>We will notify you through phone call or Letter of Notification (LN) / Letter of Variation (LV) within 7 working days from the date of your application.</p>
<p>8. <i>Who can I reach out to for further enquiries?</i></p>	<p>You may email SME Help Desk at <a href="mailto:SME.collection@rhbgroup.com">SME.collection@rhbgroup.com</a>.</p>

Frequently Asked Question on the Flood Relief Assistance Programme 2023

**FAQs have been updated as at 28 December 2023**

**For RHB Insurance Customers**

<p>1. <i>Who should I contact for my flood insurance claims?</i></p>	<p>You may call our claims hotline at 1300 880 881 for motor claims and 03-7989 0310 for non-motor claims. Alternatively, you may WhatsApp us at 012-932 4854.</p>
<p>2. <i>What documents do I need to submit to facilitate the claims for my car?</i></p>	<p>You may submit the following documents to the workshop:</p> <ul style="list-style-type: none"> <li>a. Vehicle registration card</li> <li>b. Copy of your National Registration Identity Card (MyKad)</li> <li>c. Photo of flood vehicle</li> <li>d. Cover note - if available</li> <li>e. Police report - Waived</li> <li>f. Driving license - Waived</li> </ul>
<p>3. <i>What documents do I need to submit to facilitate the claims for my house?</i></p>	<p>Our appointed adjuster will get in touch with you once we have received your flood notification from our claim's hotline or WhatsApp.</p>
<p>4. <i>Does my house insurance policy cover the clean-up costs?</i></p>	<p>Cleaning costs on the Insured property affected by the recent flood incident will be considered subject to the policy terms, conditions, and entitlements, applicable to Houseowner and Fire insurance with flood extension cover. Please contact us and we will assist you further.</p>
<p>5. <i>Where can I get more information about this programme?</i></p>	<p>You may click <a href="#">here</a> for more information.</p>