

Frequently Asked Question (FAQs) RHB Flood Relief Assistance Programme

For Individual Customers

What is RHB Flood Relief Assistance Programme (RHB FRAP)?	<p>This programme provides short-term financial relief to individual customers impacted by floods, including deferment of payments for loans, financing, and credit facilities.</p>
What is the objective?	<p>The aim is to provide short-term financial relief to affected customers. Please note that while this relief eases immediate financial pressure, it may result in higher overall financing costs.</p>
Who is eligible for the RHB Flood Relief Programme?	<p>You are eligible if you are an RHB customer with any of the following facilities:</p> <ul style="list-style-type: none"> • Mortgage / ASB Loan / Term Financing-i • Hire Purchase / Personal Loan / Financing-i • Credit Card/-i • ATM/ Debit Card/-i
What does the plan offer?	<p>The RHB Flood Relief Assistance Plan provides the following tailored support to individual customers affected by the floods in Malaysia and who hold any of the following facilities with RHB Bank Berhad or RHB Islamic Bank Berhad (each, a "Facility"):</p> <ol style="list-style-type: none"> 1. Mortgage and ASB Loan / Term Financing-i <ul style="list-style-type: none"> • Deferment of instalments for up to 6 months. • Applicable period: January to June 2025 2. Hire Purchase and Personal Loan / Financing-i <ul style="list-style-type: none"> • Deferment of instalments for up to 6 months. • Applicable period: January to June 2025 3. Credit Card/-i <ul style="list-style-type: none"> • Waiver of late payment charges and interest / actual management fee on affected credit card/-i up to a total of RM500, for up to 6 months. • Applicable period: January to June 2025 4. Waiver of replacement fees for ATM/Debit Card/-i /Credit Card/-i.

	<p>Note: The above relief measures are not applicable for loans/financing classified as non-performing (in arrears exceeding 90 days) or individuals under bankruptcy proceedings.</p>
<p>When do I need to apply by?</p>	<p>Applications must be submitted by 31 January 2025</p> <p>Note: Submit your application as early as possible to ensure timely processing.</p>
<p>How do I apply?</p>	<p>Customers can apply by:</p> <ul style="list-style-type: none"> • Visiting the nearest branch, or Auto Finance Sales Centre, or • Contacting Customer Contact Centre at (03) 9206 8118. <p>Note: All applications will be evaluated on a case-by-case basis. Please ensure that you provide the necessary documents to facilitate the assessment process.</p>
<p>Can I apply for the RHB Flood Relief Programme if I have more than one financing facility with the bank?</p>	<p>Yes, you can apply for the RHB Flood Relief Assistance Programme for each eligible financing facility that you hold with RHB. Simply visit the nearest RHB branch, Auto Finance Sales Centre, or contact our Customer Contact Centre at (03) 9206 8118 to apply for each facility.</p> <p>Note: Each application will be evaluated on a case-by-case basis.</p>
<p>What documents are required to apply for this programme?</p>	<p>To apply for this programme, you will need to submit the following:</p> <ul style="list-style-type: none"> • A copy of your MyKad or passport • For Auto Finance/-i customers, if your mailing address is NOT listed in the National Disaster Management Agency (NADMA) list, you will also need to submit a police report or a photo of the affected vehicle. <p>Note: The NADMA list is regularly updated. For the latest information, please refer to this link: https://portalbencana.nadma.gov.my/ms/laporan</p>
<p>How will I be informed about the status of my application?</p>	<p>Once your application has been processed, you will be notified of the outcome via a phone call or a Letter of Notification (LN) / Letter of Variation (LV) within seven (7) working days from the date of your application.</p>

Who can I reach out to for further enquiries?	<p>For further enquiries, you can contact us through any of the following channels:</p> <ul style="list-style-type: none"> • Visit the nearest RHB Branch or Auto Finance Sales Centre • Call our Customer Contact Centre at (03) 9206 8118 • Email us at customer.service@rhbgroup.com
Can I make changes to my application after submission?	<p>Once your application is submitted, any changes may require you to provide additional information or documents. Please contact RHB Customer Contact Centre or visit a branch for assistance if you need to make changes to your application.</p>
Is there any impact on the interest/profit rate during the deferment period?	<p>The prevailing interest/profit rates for your financing facility will remain the same throughout the deferment period. However, please note that interest/profit will continue to accrue on the outstanding balance during the deferment period and will be payable once the deferment ends.</p>
Will the deferment affect my loan tenure?	<ul style="list-style-type: none"> • For Mortgage/ASB Loan/Term Financing-i: The tenure of your loan will not be extended; however, the deferment period will be added to your repayment schedule. • For Hire Purchase/Personal Loan/Financing-i: The loan tenure will remain the same, but you may have to pay a higher final payment amount at the end of your loan tenure.
Will I be charged any fees for participating in the programme?	<p>For most facilities, there will be no additional fees for participating in the RHB Flood Relief Programme.</p>
What happens if I miss a payment during the deferment period	<p>Missing payments during the deferment period may result in late payment charges, which will be added to your outstanding balance after the deferment period ends. If you have difficulty making payments, you should contact RHB immediately to discuss alternative arrangements.</p>
Can I still make payments during the deferment period?	<p>Yes, you may choose to make partial or full payments during the deferment period. However, please note that your payments will be applied to the accrued interest/profit first before reducing the principal amount.</p>
What happens after the deferment period ends?	<p>After the deferment period, you will resume making monthly payments as per your original repayment schedule. Any accrued interest/profit during the deferment period will be payable as part of your monthly instalments.</p>

<p>How does the credit card payment waiver work?</p>	<p>For Credit Card/-i holders, RHB offers up to six (6) months' waiver on late payment charges and interest (or actual management fee) up to a total of RM500 during the deferment period. This waiver applies from January to June 2025.</p>
<p>What if my loan/financing facility is in arrears for more than 90 days?</p>	<p>The RHB Flood Relief Assistance Programme is not applicable to loans/financing that are in arrears for more than 90 days or for individuals who are under a bankruptcy charge. If your account is in arrears, please contact RHB for alternative solutions.</p>
<p>Can I apply for the Flood Relief Programme if my financing facility is with RHB Islamic?</p>	<p>Yes, you can apply for the RHB Flood Relief Programme if your financing facility is with RHB Islamic. The terms for Islamic facilities are similar to conventional financing, and you may apply following the same process.</p>

For SME Customers

<p>What is RHB Flood Relief Assistance Programme (RHB FRAP)?</p>	<p>The RHB Flood Relief Assistance Programme (RHB FRAP) is designed to provide short-term financial relief to SME customers impacted by floods. It includes options such as deferment of payments for loans, financing, overdrafts, and trade facilities to ease immediate financial strain.</p>
<p>What is the objective?</p>	<p>The programme aims to support SME customers by offering short-term financial relief to help them recover from flood-related disruptions. While the programme reduces immediate financial pressure, it is important to note that it may result in higher overall financing costs due to accrued interest or profit during the relief period.</p>
<p>Is my business eligible for this programme?</p>	<p>SMEs are eligible if they are RHB customers with any of the following facilities:</p> <ul style="list-style-type: none"> • Hire Purchase and Term Loan / Financing • Overdraft/-i • Multi Trade Lines/-i <p>Additionally, to be eligible, your business must meet the following criteria:</p> <ol style="list-style-type: none"> i. Be located in areas affected by natural disasters as verified by the National Disaster Management Agency (NADMA) or other relevant authorities.

	<ul style="list-style-type: none"> ii. Have financing accounts in good standing (not in arrears exceeding 90 days). iii. Not be under legal proceedings such as bankruptcy or winding-up petitions.
<p>What does the programme offer to SMEs?</p>	<p>The programme provides relief for SME customers through the following options:</p> <ol style="list-style-type: none"> 1. Hire Purchase and Term Loan / Financing <ul style="list-style-type: none"> • Up to 6 months’ deferment of instalmentss • Deferment period: January to June 2025 • Your loan / financing facility tenure will be extended by 6 months to reflect the deferment period. 2. Overdraft/-i <ul style="list-style-type: none"> • Up to 6 months’ deferment on accrued interest/ profit for Overdraft/-i. • Waiver Period: January to June 2025 3. Multi Trade Lines/-i <ul style="list-style-type: none"> • Up to 6 months’ deferment of bills due under Trade Facilities. • Waiver Period: January to June 2025 <p>Important Notes:</p> <ul style="list-style-type: none"> <i>i. The relief measures are not applicable to non-performing loans/financing accounts, i.e., facilities that are in arrears for more than 90 days.</i> <i>ii. This programme does not apply to businesses under legal action, such as winding-up or bankruptcy proceedings.</i>
<p>When do I need to apply by?</p>	<p>Applications must be submitted by 31 January 2025</p>
<p>How do I apply for the programme?</p>	<p>SME customers can apply by:</p> <ul style="list-style-type: none"> • Visiting the nearest Business Banking Centre, or • Contacting your Relationship Manager or calling the RHB Customer Contact Centre at (03) 9206 8118. <p>Note: <i>Applications will be evaluated on a case-by-case basis, and additional documents may be required depending on your business’s circumstances.</i></p>

<p>What documents do I need to prepare to apply?</p>	<p>You will need the following:</p> <ul style="list-style-type: none"> • Self-declaration stating that your business was affected by the floods. • Proof of disaster impact (e.g., picture evidence of flood-damaged business premises, police report, or verification from NADMA if the business location is not listed). • Business registration documents (e.g., SSM forms or equivalent). <p>Note: <i>The NADMA list is updated regularly. For more details, visit their portal</i></p>
<p>Can my business apply if we have multiple financing facilities with RHB?</p>	<p>Yes, your business can apply for the RHB Flood Relief Assistance Programme for each eligible financing facility. Kindly ensure you submit a separate application for each facility. Please:</p> <ul style="list-style-type: none"> • Visit the nearest Business Banking Centre, or • Contact your Relationship Manager. <p>Note: <i>All applications will be evaluated on a case-by-case basis.</i></p>
<p>Will I be required to sign any documents for approval?</p>	<p>Yes, depending on the facility, you may need to sign a Letter of Variation (LV) or other related documents to formalise the deferment or changes in repayment terms.</p>
<p>How will I know the status of my application?</p>	<p>You will be notified of your application status within seven (7) working days from the date of application through:</p> <ul style="list-style-type: none"> • A phone call, or • A Letter of Notification (LN) or Letter of Variation (LV)
<p>Who can I contact for further assistance?</p>	<p>For further assistance, you may:</p> <ul style="list-style-type: none"> • Visit the nearest RHB branch or Business Banking Centre. • Contact your Relationship Manager. • Call the RHB Customer Contact Centre at (03) 9206 8118. • Email SME Help Desk at SME.collection@rhbgroup.com
<p>Will my business's loan tenure be</p>	<p>Yes, the deferment period may affect your loan tenure:</p>

<p>affected by the deferment?</p>	<ul style="list-style-type: none"> • For Business Term Loan/Financing-i and Auto Financing, the tenure may be extended by up to 6 months to accommodate the deferment. • For Overdraft/Cashline-i and Trade Facilities, repayment adjustments will depend on the specific facility terms, and you will be informed of any changes.
<p>Will there be any interest/profit or charges accrued during the deferment?</p>	<p>Yes, interest/profit will continue to accrue on your outstanding balance during the deferment period. These accrued amounts will be included in your repayment schedule after the deferment ends.</p>
<p>Can my business make repayments during the deferment period?</p>	<p>Yes, your business can make partial or full repayments during the deferment period. Doing so may reduce the overall interest/profit accrued during the deferment.</p>
<p>What happens if my business is unable to resume payments after the deferment ends?</p>	<p>If your business continues to face financial difficulties, please contact your Relationship Manager or the RHB Customer Contact Centre immediately to discuss alternative arrangements.</p>
<p>Are there any fees associated with applying for the programme?</p>	<p>No additional fees will be charged for applying to the RHB Flood Relief Assistance Programme. However, accrued interest/profit during the deferment period will be payable as part of your repayment schedule.</p>

For Insurance Customers

<p>Who should I contact for my flood insurance claims?</p>	<p>You can contact us via the following channels:</p> <ul style="list-style-type: none"> • Motor claims: Call 1300 880 881 • Non-motor claims: Call 03-7989 0310 • WhatsApp: Message us at 012-603 1978
<p>What documents do I need to submit to facilitate the claims for my car?</p>	<p>Please provide the following documents to the workshop handling your vehicle:</p> <ul style="list-style-type: none"> • Copy of your National Registration Identity Card (MyKad) • Vehicle registration card - Waived • Cover note - Waived

	<ul style="list-style-type: none">• Police report – Waived• Driving license – Waived
What documents do I need to submit to facilitate the claims for my house?	Once we receive your flood notification through our claims hotline or WhatsApp, our appointed adjuster will contact you to guide you through the process.
Does my house insurance policy cover the clean-up costs?	<p>Cleaning costs for insured properties affected by the flood may be covered, subject to the terms, conditions, and entitlements of your policy. This applies to Houseowner and Fire insurance policies with flood extension coverage.</p> <p>Please contact us for further assistance regarding your specific policy.</p>
Where can I get more information about this programme?	For more details, please click here .