

Frequently Asked Questions (FAQs) on FINANCIAL MANAGEMENT AND RESILIENCE PROGRAMME (URUS)

Updated as at 25th January 2022

Please check here regularly for the latest updates.

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PROGRAM PENGURUSAN DAN KETAHANAN KEWANGAN (URUS)

(Financial Management and Resilience Programme)

Frequently Asked Questions (FAQs)

This FAQ was first issued on 14 October 2021 and has been updated on 25 January 2022.

No.	Questions	Answers
A) General		
1.	What is URUS?	<ul style="list-style-type: none"> URUS is a holistic assistance package to assist vulnerable borrowers/customers with prolonged cash flow difficulties due to COVID-19. It offers repayment assistance and development support, comprising personalised financial plans, financial education programmes, and avenues for income supplementation and other support via referrals to the Social Synergy Network.
2.	Who is eligible for support under URUS?	<p>B50 borrowers/customers who meet all of the following criteria as at the date of application:</p> <ul style="list-style-type: none"> Having a household income of up to RM5,880¹; Experiencing loss of employment or at least a 50% income reduction; Loan/financing already under an existing repayment assistance programme (e.g. Targeted Repayment Assistance, PEMERKASA Plus, PEMULIH, bank's own rescheduling and restructuring, etc.) as at 30 September 2021; and Loan/financing still performing (not in arrears exceeding 90 days) as at the date of URUS application. <p>Note: Your bank may request for relevant documentation to verify your eligibility.</p>
3.	What are the loan/financing facilities eligible for URUS?	<p>Loan/financing facilities eligible for URUS include:</p> <ul style="list-style-type: none"> Housing loan/financing Personal loan/financing (including ASB loan/financing, education loan/financing, etc.)

¹ Based on household income data from the Department of Statistics Malaysia's Household Income and Basic Amenities Survey Report 2019.

No.	Questions	Answers
		<ul style="list-style-type: none"> • Vehicle loan/financing • Hire purchase • Credit card balances/other revolving credit lines (e.g. overdraft/cash lines and trade credit facilities) that have been converted into term loan/financing
4.	What assistance can I get under URUS?	<ul style="list-style-type: none"> • You will receive a personalised financial plan (PFP) that sets out a monthly debt repayment amount scheduled for a period of up to 24 months. It includes: <ul style="list-style-type: none"> ○ An interest/profit waiver for a period of 3 months and/or; ○ Deferred payments and other options including reduced instalments to help manage overall debt in line with your affordability; and ○ Development, education and advisory support to help you manage your finances and become more financially resilient. • The plan will take into account all your existing debt obligations and the amount of income you can currently afford to set aside for debt repayment, after providing for living expenses.
5.	Can I get the personalised financial plan if I choose the 3 months interest/profit waiver only?	Yes, you will benefit from a free personalised financial plan as part of the assistance under URUS. This also applies if you opt for the 3 months interest/profit waiver only.
6.	Can I still continue to access my credit/financing line with the bank if I opt in for URUS?	Yes, you may continue to access any unutilised credit/financing.
B) Application		
7.	When can I apply for URUS?	<ul style="list-style-type: none"> • You can apply for URUS from 15 November 2021 to 31 March 2022. • For eligible B50 customers who have signed up for the banks' flood relief assistance, you can apply for URUS upon the expiry of the flood relief assistance or until 31 July 2022, whichever is earlier.

No.	Questions	Answers
8.	How do I apply for URUS if I only have loan/financing with a single bank only?	If your loan/financing is only with one bank, you should apply directly to your bank by completing the common URUS application form.
9.	How do I apply for URUS if I have loans/financing with multiple banks ?	If you have loans/financing with multiple banks, you can apply by completing the common URUS application form with any one of your banks where you currently have performing facilities that are under existing repayment assistance programmes.
10.	Do I need to list out all my loans/financing in the common URUS application form?	<ul style="list-style-type: none"> • It is best that you list all your loans/financing facilities during application. • This will enable AKPK to consolidate the details of your loans/financing across banks and develop a holistic and viable repayment assistance plan based on your affordability.
11.	What documents are needed to apply for URUS?	<ul style="list-style-type: none"> • Income documents are needed to produce a comprehensive personalised financial plan that takes into account your income and debts. • For this purpose, you will need to submit any ONE of the following documents: <ul style="list-style-type: none"> ○ EPF statement; OR ○ Bank statement; OR ○ Income tax form; OR ○ Salary slip/payment vouchers; OR ○ Letter of termination from previous employer. • The document must be the latest available document to show your current income or employment status. • If unavailable, please check with your banks on what other documents are acceptable as proof of your eligibility.
12.	What happens to my application once submitted to the bank, and how can I get confirmation on my URUS application?	<ul style="list-style-type: none"> • The banks will provide an immediate acknowledgement upon receiving your application. • If you are eligible for URUS, AKPK will contact you with your personalised financial plan (PFP) via email within 10 business days from the date of acknowledgement of your application.

No.	Questions	Answers
		<ul style="list-style-type: none"> The PFP will cover all eligible types of loan/financing facilities except Hire Purchase (HP) due to specific legal requirements under the HP Act. For HP, your bank will contact you directly with details of your repayment terms. If you are not eligible for URUS, your bank will inform you within 5 business days from the date of acknowledgement of your application. You may discuss with your bank on alternative solutions.
13.	Will my credit record (CCRIS) be affected if I receive assistance under URUS?	<ul style="list-style-type: none"> Loan/financing accounts under URUS will be identified in your Central Credit Reference Information System (CCRIS) credit report. This will facilitate follow-up and monitoring by AKPK and the banks in order to provide any further support that you may require. The identification will be removed once you exit the programme, or at the earliest, 6 months from the date of enrolment into URUS. During this period, you will be supported through financial education programmes as well as financial advisory, including any assistance needed to deal with your banks.
14.	Will I be able to apply for a new loan/financing if I enrol into URUS?	You may. Note that any application of a new loan/financing will be subject to the usual credit evaluation and assessment process by banks.
C) Repayment Assistance		
15.	My loans/financing are still under PEMULIH in February 2022. What happens if I apply for URUS?	<ul style="list-style-type: none"> Your existing repayment assistance programme will generally be replaced by URUS. Once approved, the repayment terms under URUS will come into effect from the following month after approval. AKPK will confirm this with you. However, where different arrangements are needed (e.g. for hire purchase), your bank will inform you directly of an alternative commencement date.
16.	How will the interest/profit waiver be given to me?	The loan/financing balance will be adjusted to reflect the interest/profit waiver. You may refer to your loan/financing statements or check with your bank.
17.	Will my enrolment to URUS extend the	This depends on your personalised financial plan.

No.	Questions	Answers
	<p>maturity date of my loan/financing?</p>	<ul style="list-style-type: none"> • If your plan includes deferred payments or reduced instalments, the maturity date of your loan/financing will be extended. • You can avoid this by approaching your bank to increase your repayments when your financial circumstances improve.
18.	<p>Can I request for a repayment assistance period of shorter than 24 months?</p>	<ul style="list-style-type: none"> • Yes, the URUS repayment assistance will be based on AKPK's assessment of your affordability. • You should consider increasing your monthly instalment when you can afford it. This will help you reduce your overall borrowing/financing cost.
19.	<p>Is there additional cost in joining URUS?</p>	<ul style="list-style-type: none"> • There is no cost for the services provided by AKPK, including the personalised financial plan, financial education and advisory services provided to you under URUS. • However, your overall borrowing/financing cost may increase compared to your original terms, if the loan/financing tenure is extended to reflect the additional interest/profit.
20.	<p>Can I exit from URUS earlier than the 24 months repayment assistance period?</p>	<ul style="list-style-type: none"> • Yes, you may exit from URUS when you are able to resume the normal repayments to your banks. • You need to inform AKPK if you would like to exit from URUS. AKPK will inform the banks accordingly.
21.	<p>Can I request for URUS extension beyond 24 months?</p>	<ul style="list-style-type: none"> • URUS provides temporary repayment assistance of up to 24 months only. • If you need further assistance after the 24 months repayment assistance under URUS, you may contact your respective banks or AKPK for assistance.
22.	<p>Under URUS, should I make loan/financing repayments to AKPK or the banks?</p>	<p>Under URUS, you should make your instalment repayments directly to your banks.</p>
23.	<p>What if I default on my repayments during the URUS period?</p>	<ul style="list-style-type: none"> • If you are unable to make repayments under URUS for more than 3 consecutive months, you will not be able to continue with the programme.

No.	Questions	Answers
		<ul style="list-style-type: none"> In this case, it is best that you engage AKPK so that alternative solutions can be discussed, such as enrolment into AKPK's Debt Management Programme (DMP).
24.	<p>After URUS ends, what will my instalments be?</p>	<ul style="list-style-type: none"> In general, after URUS ends, you are required to resume your normal repayments. You should consider increasing your monthly instalments when you can afford it. This will help you reduce your overall borrowing/financing cost.
<p>D) Development Support</p>		
25.	<p>How does AKPK's personalised financial plan work?</p>	<ul style="list-style-type: none"> Refer to answer for Question 4. In addition, borrowers/customers will have access to AKPK Financial Advisors at any time to review their personalised financial plan or seek advice on financial management issues. AKPK Financial Advisors will also help borrowers/customers deal with their banks on matters relating to their loan/financing repayments under URUS.
26.	<p>What will I get from AKPK's financial education programmes?</p>	<p>You will be provided with free online learning to enhance your financial management knowledge and skills, covering topics such as:</p> <ul style="list-style-type: none"> Goal setting Cash flow management Borrowing/financing basics Managing debt Wealth management
27.	<p>What is the Social Synergy Network?</p>	<ul style="list-style-type: none"> The Social Synergy Network is a collaborative effort between various agencies which provides development benefits. This network enables you to obtain assistance via referrals to relevant agencies including avenues for income supplementation and other development support. Among others, these referrals can help provide employment opportunities, financial aids and benefits, digital training and business platforms, business

No.	Questions	Answers
		<p>funding/financing, upskilling and reskilling training, and also emotional advisory support.</p> <ul style="list-style-type: none"> Some of the agencies under the network include PERKESO, MDEC, TEKUN and GIATMARA.
28.	Can I apply for the repayment assistance only and opt out of the development support programmes under URUS?	<ul style="list-style-type: none"> URUS is a holistic assistance package that combines both repayment assistance and development support. The development support programmes are an important component of URUS to help you recover and maintain your debt servicing capacity while enhancing your longer-term financial resilience. The programmes and advisory support are available to all borrowers/customers who enrol into URUS and can be accessed at your own convenience.
E) Further Assistance		
29.	Who can I contact if I face difficulties under URUS?	<ul style="list-style-type: none"> You can reach out to your banks if you face any difficulties under URUS. Alternatively, you may also reach out to AKPK or BNM at bnm.my/RAsurvey for additional assistance.
30.	I am not eligible for URUS but require further repayment assistance. What should I do?	<ul style="list-style-type: none"> If you need further repayment assistance but are not eligible for URUS, you can still obtain assistance from your bank. You should contact your bank to discuss repayment options that would suit your financial needs and circumstances. Alternatively, you may contact AKPK for advisory and assistance under various AKPK programmes, available for both households and SMEs, i.e.: <ul style="list-style-type: none"> Debt Management Programme (DMP) Small Debt Resolution Scheme (SDRS) Financial Resilience Support Scheme (FIRST)
31.	What is AKPK's Debt Management Programme (DMP)?	<ul style="list-style-type: none"> AKPK's DMP is a customised programme, where AKPK Financial Advisors will work with individuals to develop a personalised debt repayment plan in consultation and agreement with their financial service providers.

No.	Questions	Answers
		<ul style="list-style-type: none"> • DMP is available to financially distressed individuals who need assistance in managing their personal debts with the participating financial service providers. • DMP support includes repayment assistance until maturity of loan/financing and consolidated instalment repayments to AKPK. For further details on DMP, please refer to AKPK's website via this link: www.akpk.org.my/faq-en
32.	What is the Small Debt Resolution Scheme (SDRS)?	SDRS is a service offered by AKPK to assist SMEs and microenterprises facing business financing difficulties to restructure or reschedule their existing financing, including financing with multiple lenders.
33.	What is Financial Resilience Support Scheme (FIRST)?	<ul style="list-style-type: none"> • FIRST is an assistance scheme by AKPK that includes features such as reduced instalments, extended financing tenures and financial resilience support programmes. It complements the existing restructuring schemes by the banks. • Borrowers/customers who require further repayment assistance should contact their banks to discuss repayment options that would suit their financial needs and circumstances.

The Association of Banks in Malaysia (ABM)
 Association of Islamic Banking and Financial Institutions Malaysia (AIBIM)
 Association of Development Finance Institutions of Malaysia (ADFIM)
 Agensi Kaunseling dan Pengurusan Kredit (AKPK)
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 Third version updated on 25 January 2022

Supplementary FAQ on FINANCIAL MANAGEMENT AND RESILIENCE PROGRAMME (URUS)

(For Citibank Customers)

Updated as at 15th November 2021

Please check here regularly for the latest updates.

The following set of supplementary FAQs provides information in relation to the URUS program for Citibank Customers and should be read in addition to the FAQs provided above by ABM/ AIBIM/ ADFIM/ AKPK

Table of contents:

1. Program Mechanics
2. General inquiries

Program Mechanics

No	Question	Answer						
1	Which Citi loan/ financing products qualify for the URUS program?	<p>To be eligible for URUS, your loan/ financing product MUST be under the existing repayment assistance programs as at 30th September 2021 and are active at the point of application. Below is the list of products qualified for URUS programs:</p> <ul style="list-style-type: none"> • Citibank Mortgage Products (Residential Loan/ Financing and Commercial Property Loan) <table border="1" data-bbox="537 579 1479 926"> <tr> <td data-bbox="537 579 943 720">Conventional Term Loan</td> <td data-bbox="943 579 1479 720">Citibank Housing Loan Citibank FlexiHome Loan Citibank ShopHouseLoan Citibank Staff Housing Loan</td> </tr> <tr> <td data-bbox="537 720 943 751">Islamic Home Financing</td> <td data-bbox="943 720 1479 751">Citibank Home Partner-i</td> </tr> <tr> <td data-bbox="537 751 943 926">*Amortizing Revolving Mortgage & Overdraft Loans</td> <td data-bbox="943 751 1479 926">Citibank Homecredit 1 Citibank Homecredit 2 Citibank Mortgage Power 1 Citibank Mortgage Power 2 Citibank Business Power</td> </tr> </table> • Citibank Instalment Loans (also known as Citi Personal Loans) • Citibank Unsecured Term Loans <p>Important Notes:</p> <ol style="list-style-type: none"> 1) For joint borrower(s) loan/ financing account, in the event either one of the borrowers are classified as B50 segment, they can opt-in for the program. 2) Amortizing Revolving Mortgage & Overdraft Loans products are applicable for “3 months Interest Waiver” option only. 3) For Citibank Credit Cards/ Ready Credit products, your accounts would need to be converted into a term loan before enrollment onto URUS 	Conventional Term Loan	Citibank Housing Loan Citibank FlexiHome Loan Citibank ShopHouseLoan Citibank Staff Housing Loan	Islamic Home Financing	Citibank Home Partner-i	*Amortizing Revolving Mortgage & Overdraft Loans	Citibank Homecredit 1 Citibank Homecredit 2 Citibank Mortgage Power 1 Citibank Mortgage Power 2 Citibank Business Power
Conventional Term Loan	Citibank Housing Loan Citibank FlexiHome Loan Citibank ShopHouseLoan Citibank Staff Housing Loan							
Islamic Home Financing	Citibank Home Partner-i							
*Amortizing Revolving Mortgage & Overdraft Loans	Citibank Homecredit 1 Citibank Homecredit 2 Citibank Mortgage Power 1 Citibank Mortgage Power 2 Citibank Business Power							
2	How do I apply for URUS?	<p><u>PLEASE ENSURE</u> that you apply to the correct banks based on your Program Eligibility.</p> <p>If you have loans/financing from multiple banks, you should apply to any one of your banks where you currently have performing facilities that are under existing repayment assistance</p> <p>For Citibank’s customers (WITH an existing repayment assistance program). Please fill up and submit the URUS Common Form at: https://www.citibank.com.my/english/forms/kana-urus-v3/index.html</p> <p>*If you are an Islamic Home Financing (i.e. Citibank Home Financing-i) product customer, please contact Citibank Contact Centre at 03- 2383 0000 for further repayment assistance option</p>						

3	<p>What documents are needed to apply for URUS?</p>	<p>You will be required to provide the following documentation to verify your current income or employment status. (income reduction of at least 50% and unemployment status).</p> <p><u>Lost of employment / Ceased of business operations</u></p> <p>Salaried: Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> - EPF statement (from January 2020 to current); OR - Bank statement (from January 2020 to current); OR - Income tax form for YA2019 and YA 2020 (to demonstrate no income in YA2020); OR - Any other documents deemed relevant by the bank. <p>Sole Proprietor/Self employed: Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> - Bank statement (from December 2019 to current) - Income tax form for YA2019 and YA 2020 (to demonstrate no income in YA2020); OR - Any other documents deemed relevant by the bank. <p><u>Lost of income of minimum 50%</u></p> <p>Salaried: Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> - EPF statement (from January 2020 to current); OR - Salary slips/payment vouchers (1x latest month in 2021 and 1x oldest in February 2020); OR - Income tax form for YA2019 and YA 2020 (to demonstrate reduction in income in YA2020) OR - Any other documents deemed relevant by the bank. <p>Sole Proprietor/Self employed: Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> - Bank statement: <ul style="list-style-type: none"> o 3 months' statement from Dec 2020 Feb 2021; and o Latest 3 months' statement in 2021; OR - Income tax form for YA2019 and YA 2020 (to demonstrate reduction in income in YA2020) OR - Any other documents deemed relevant by the bank.
4	<p>What happens to my application once I have submitted my application, and how can I get confirmation on my URUS application?</p>	<p><u>For Applications with Citibank Facilities</u></p> <p>The bank will verify your eligibility and submit your application to AKPK</p> <p>AKPK will inform the status of your application within 10 business days from the date of receipt of acknowledgement from the banks.</p> <p>For unsuccessful applications*, AKPK/ Citi will inform you within 5 business days from application and provide further details of alternative repayment assistance packages</p>

		<p>*For customers (with unsuccessful applications made to Citi) who have included OTHER banks facilities in the application form, please ensure you apply to those banks where you currently have performing facilities under existing repayment assistance programmes.</p> <p>**Please ensure your registered mobile/email details with the bank is/are updated. You may update your personal details via Citi Mobile® App or contact our Citibank Contact Centre at 03-2383 0000 from 9.00 a.m. to 6.00 p.m.</p>
5	When will my URUS program start?	<p>Your URUS program will commence upon approval from AKPK, and will commence from the loan/financing facility's following month's statement cycle/ payment due date.</p> <p>Example: You submit your request on 20th November 2021 and your request for the program is approved by AKPK on 25th November 2021. Your statement cycle/ payment due date is on the 15th of every month. In this case, the program period will apply from December 2021 onwards.</p>
6	What would happen to my Citibank account(s) during the URUS Program?	<p><u>For 3 months Interest/ Rental/ Profit waiver ONLY</u></p> <ul style="list-style-type: none"> - Upon approval, the 3 months interest/ rental/ profit waiver will apply from your next cycle/payment due date - During the program period, your monthly instalment/ payment remains unchanged and NO interest/ rental/ profit will be billed - All payments received will be applied towards your loan/ financing Principal amount or past due (if any). - At the end of the program (i.e. month 4 onwards) your interest/ rental/ profit billing will resume, and form as part of your monthly instalment/ payment. - All payments received will be reverted and applied towards your loan/ financing monthly instalment/ payments <p>*For Citibank Term-loans/ Personal Loans currently in deferment under an existing TRA program (i.e Permulih). The 3 months interest waiver will be applied onto the accrued interest at the end of your TRA program.</p> <p><u>For 3 months Interest/ Rental/ Profit waiver AND 24 months of Reduce Instalment</u></p> <ul style="list-style-type: none"> - Upon approval, the 3 months interest/ rental/ profit waiver will apply from your next cycle/payment due date - During the program period, your monthly instalment/ payment is reduced to follow the pre-determined amount set by AKPK for a period of up to 24 months

		<ul style="list-style-type: none"> ○ Where for the first 3 months, NO interest/ rental/ profit will be billed and payments received will be applied towards your loan/ financing Principal amount or past due (if any). ○ From month 4 onwards, your interest/ rental/ profit billing will resume and form as part of your reduced monthly instalment/ payment up till the end of the URUS program stipulated by AKPK - Upon exit from the URUS program, your loan/ financing will continue (based on the terms which will be disclosed to you) up till the end of the loan/ financing tenure <p><u>For 3 months Interest/ Rental/ Profit waiver, 6 months zero instalments AND 18 months of Reduce Instalment (For Loss of Employment ONLY)</u></p> <p><u>For Citibank Term Loans/ Personal Loans</u></p> <ul style="list-style-type: none"> - Upon approval, the program will apply from your next cycle/payment due date, where during the program period, <ul style="list-style-type: none"> ○ For the first 6 months, you do not need to pay any monthly instalments/payments (interest will continue to be accrued at the original contracted rates but will not be compounded). ○ At the end of the 6 months deferment, the 3 months interest waiver will be applied onto the accrued interest and the remaining interest accrued during the deferment period will be added into your loan outstanding balance. ○ From month 7 onwards, your monthly instalment/ payment will resume and follow the pre-determined amount set by AKPK up till the end of the URUS program stipulated by AKPK ○ Your loan maturity date will be extended to accommodate the unbilled instalment(s) and interest accrued during the deferment program - Upon exit from the URUS program, your loan/ financing will continue (based on the terms which will be disclosed to you) up till the end of the loan/ financing tenure <p><u>For Citibank Mortgage Products</u></p> <ul style="list-style-type: none"> - Upon approval, the program will apply from your next cycle/ payment due date, where during the program period, <ul style="list-style-type: none"> ○ From Month 1 to 6, you do not need to pay any monthly instalment/ payment during the moratorium period. For the first 3 months, NO interest/ rental/ profit will be billed and your monthly instalment/ payment would follow the pre-determined amount set by AKPK. At the end of the 6 months moratorium, the remaining 3 months accrued interest/ rental/ profit during the moratorium period will be added into your loan outstanding balance. (Note: For Citibank Home Partner-i, payments deferred during the moratorium period will be made payable over the period of the financing, which the tenure will be extended as part of the program.)
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		<ul style="list-style-type: none"> ○ From Month 7 onwards, your monthly instalment/ payment continues, and interest/ rental/ profit billing will resume and follow the pre-determined amount set by AKPK up till the end of the URUS program stipulated by AKPK. ○ Your loan maturity date will be extended to accommodate the unbilled/ reduced instalment(s)/ payment(s) and interest/ rental/ profit accrued during the moratorium program. <p>- Upon exit from the URUS program, your loan/ financing instalment/ payment will continue (based on the terms which will be disclosed to you) up till the end of the loan/ financing tenure</p> <p><u>Important Notes</u></p> <ul style="list-style-type: none"> - For term loans and Personal loans, any unbilled Interest/ accrued interest/ fees from your repayment assistance programs would be carried onto your outstanding balances going into the URUS program - Depending on your loan/financing, your monthly instalment/ payment upon exit may be reduced/ reverted back to the original / or be higher to facilitate with the repayments of your remaining outstanding balances For the program with “6 months deferment of instalments/ payments” the interest/ rental/ profit will be charged and accrued but will not be compounded (for all applicable products). - To accommodate for the “reduced monthly installment” program for 24 months, your loan/ financing tenure will be extended automatically. Please note that the consequential extension of tenure beyond the contractual loan/ financing tenure will result in higher interest/ rental/ profit charges arising from such extension.
General inquiries		
7	If I am not eligible for URUS, are there any further assistance plans available for me?	Yes, there are other assistance plans available for you. For Citibank customers, please visit https://www.citibank.com.my/english/common/covid19.htm for more information Alternatively, you can refer to Q29 (FAQs from ABM/AKPK) for further assistance plans offered by AKPK
8	Does the URUS program apply to all my facilities in Citi?	The URUS program is based on the facilities which you have applied for. Facilities not indicated in the application WILL NOT be part of URUS
9	Can I still continue to access my credit line if I opt in for URUS?	The URUS program is based on the facilities which you have applied for, and you will still have access to any existing Citibank credit facilities not part of URUS
10	For loans/financing account where repayments/ payments are covered under mortgage reducing term assurance (MRTA) or	If your existing mortgage loans/ financing had been extended (as a result of URUS or any repayment assistance program), there may be a coverage gap as your insurance/ takaful coverage may end earlier than your revised loan/financing tenure. For coverage on a reducing term, the coverage will continue to reduce during the deferment / extended period, as per your existing insurance policy/ takaful certificate.

	mortgage level term assurance (MLTA) or mortgage reducing term takaful (MRTT) or mortgage level term takaful (MLTT), would the protection coverage be extended in line with the extended tenure of the loan/ financing as part of the Repayment Assistance Program?	Should you wish to review or increase/ top-up the insurance/ takaful coverage, kindly make the necessary arrangement directly with your insurers/ takaful operators.
11	What will happen to my current Standing Instruction (SI)?	Depending on the option you have selected under URUS, you may need to make arrangements for your SI to make repayments to the respective products/ accounts
12	Once my URUS program is approved, where should I make repayments to?	Upon approval for your URUS program, repayment should continue to be made towards your account with the bank.

Version 15.4