



**Wealth and Personal Banking of HSBC Amanah Malaysia Berhad**

**- Terms of the Deferment Programme for Individual Customers Excluding Credit Cards (“Deferment”)**

Definitions:

Deferment Period	6 months from the start of the Deferment (i.e. 1 April 2020 unless advised otherwise)
Facilities	All outstanding financing with scheduled or contractually due payments as at 1 April 2020

1. This Deferment terms applies to the Facilities unless you have opted out.
2. During the Deferment Period, you need not pay any monthly instalment (consisting of principal/purchase of shares and/or profit/lease rental). However, profit/lease rental will continue to accrue on your outstanding balance. HSBC Amanah will not compound any profit/lease rental accrued during this Deferment Period; and this accrued profit/lease rental will not be considered as overdue profit/lease rental or further compounded.
3. Your monthly instalment will resume in the month immediately after the end of the Deferment Period and will for the earlier months be utilized to pay off all the profit/lease rental accrued, this includes all profit/lease rental accrued during the Deferment Period and profit/lease rental which continues to accrue monthly. Only when all the accrued profit/lease rental has been paid off, the monthly instalment will be allocated towards principal reduction/purchase of shares and monthly profit/lease rental.
4. As a result of the Deferment, we will extend the tenure of your Facility by 6 months. Your final monthly instalments and total payment will likely be higher. For Personal Financing, any increase will be realized from the rebate portion.
5. We will notify you of the revised monthly instalments at a later date.

Please also refer to our [Frequently Asked Questions](#)