



Wealth and Personal Banking of HSBC Bank Malaysia Berhad

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

1. These terms apply to those who have been in the initial automatic 6-month Deferment programme and now successfully applied for an Additional Deferment of 3 months (“Additional Deferment Period”).
2. The Additional Deferment Period will commence as follow:
 - a. If the application is approved and processed while you are on the initial Deferment programme, the Additional Deferment will start from the end of your initial Deferment period; or
 - b. If you apply after your initial deferment period end and your account is in current status, the Additional Deferment will start from when your application is approved; or
 - c. If your application is approved and processed while your account is already in default and if you were in the initial Deferment period, the Additional Deferment will start from the end of your initial Deferment period and any instalments that have been billed after the initial Deferment period will be reversed.
3. If you are currently on any temporary financial relief or targeted assistance programme with us, the existing temporary financial relief or targeted assistance programme will be cancelled prior to the Additional Deferment taking effect. The capitalization of accrued interest (if any) and extension of facility tenure pursuant to these programmes up to the date of cancellation will follow Clauses 6 and 7 below.
4. If you have any overdue amount in arrears, this will be capitalized and added to the principal balance of your facility before the end of the programme
5. During the Additional Deferment Period you need not pay any monthly instalment (consisting of principal and/or interest). However, interest will continue to accrue on your outstanding balance. HSBC will not compound any interest accrued during this Additional Deferment Period; and this accrued interest will not be considered as overdue interest.
6. At the end of the deferment period, all accrued interest will be capitalized and added to the principal balance of your facility. If applicable, the capitalization of accrued interest includes accrued interest pursuant to a previous deferment, temporary financial relief and/or targeted assistance programme.
7. Your facility tenure will be extended by the same duration of the deferment period. This is in addition to any tenure extension pursuant to a previous deferment, temporary financial relief and/or targeted assistance programme.
8. As a result of the Additional Deferment, please take note that your revised monthly instalments and overall payments will likely to be higher by the end of your facility tenure.
9. We will notify you of the revised monthly instalments (if applicable) at a later date.
10. The Additional Deferment may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Additional Deferment. The consequence of such termination may include reversing any or all benefits you enjoyed from the Additional Deferment. For example, the amount that would otherwise be due during the deferment period will

become immediately due and payable in whole upon termination, and no tenure extension will apply.

11. We may change these terms and conditions including treatment of your monthly instalment if necessary to do so due to reasons such as changes in law or regulations, increased costs of offering this programme, or changes to our business, technology, services and facilities we use. We do not know all the reasons why a change may be needed in the future, but if we do make the change(s) for any reasons, we will make sure that the change(s) are reasonable and promptly notified to you.

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



Wealth and Personal Banking of HSBC Bank Malaysia Berhad

- Terms of the Payment Reduction for Individual Excluding Credit Cards (“Payment Reduction”)

1. These terms apply to those who have successfully applied for a Payment Reduction.
2. If you are currently on any temporary financial relief or targeted assistance programme with us, the existing temporary financial relief or targeted assistance programme will be cancelled prior to the Payment Reduction taking effect. The capitalization of accrued interest (if any) and extension of facility tenure pursuant to these programmes up to the date of cancellation will follow Clauses 3 and 8 below respectively.
3. If you have any overdue amount in arrears, and/or accrued interest pursuant to previous deferment, temporary financial relief or targeted assistance programme with us, such overdue amount and accrued interest will be capitalized and added to the principal balance of your facility before the end of the programme.
4. The Payment Reduction is for a period of six (6) months, during which you will pay a lower revised monthly instalment (consisting of principal and interest) of an amount we notify you upon your successful application. The difference in respect of the interest amount between the original monthly instalment and the revised monthly instalment will be accrued but will not be compounded. In addition, the accrued interest will not be considered as overdue interest.
5. At the end of the Payment Reduction period, all accrued interest will be capitalized and added to the principal balance of your facility.
6. Your facility tenure will be extended by the same duration of the Payment Reduction period. This is in addition to any tenure extension pursuant to a previous deferment, temporary financial relief and/or targeted assistance programme.
7. The Payment Reduction may be cancelled immediately if at any time the Bank found or has reasonable grounds to believe that you have made false, misleading and/or incomplete representation leading to the successful application of the Payment Reduction. The consequence of such termination may include reversing any or all benefits you enjoyed from the Payment Reduction. For example, the amount that would otherwise be due during the Payment Reduction period will become due and payable in whole upon termination, and no tenure extension will apply.
8. We may change these terms and conditions including treatment of your monthly instalment if necessary to do so due to reasons such as changes in law or regulations, increased costs of offering this programme, or changes to our business, technology, services and facilities we use. We do not know all the reasons why a change may be needed in the future, but if we do make the change(s) for any reasons, we will make sure that the change(s) are reasonable and promptly notified to you.

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