

FAQ's on KFH Malaysia Repayment Assistance Program ("RAP")  
as at 7 August 2020

No	Question	Answer
1	Who is eligible for this RAP?	Any customer impacted by the Covid-19 pandemic who lost their job due to retrenchment and received a salary pay cut in 2020.
2	How will this RAP help?	We offer the following relief options available to help customers impacted by the Covid-19 pandemic*: <ul style="list-style-type: none"> <li>i. 3-month moratorium extension for those who loss their employment in 2020</li> <li>ii. 6-month reduced monthly repayment for those experiencing salary pay cut in 2020</li> </ul> <p><i>*subject to approval from Kuwait Finance House (Malaysia) Berhad.</i></p>
3	How do I apply for this RAP?	You may apply by filling up the application form from our website and submit the duly completed application form to <a href="mailto:Mykfh@kfh.cm.my">Mykfh@kfh.cm.my</a> starting 7 August 2020.
4	When is the last date to apply for this RAP?	The deadline for application is 30 September 2020.  However, we encourage customers to apply by 31 August 2020 so that the approval can be obtained before the moratorium ends on 30 September 2020 and the RAP can take effect in October 2020.
5	What financing facilities will be included in this RAP?	The RAP is available for the following products: <ul style="list-style-type: none"> <li>i. Mortgage Financing</li> <li>ii. Automobile Financing</li> <li>iii. Personal Financing</li> </ul>
6	How do I enquire more details about this RAP?	You may call our Contact Centre at 1300 888 534 (from 8am to 8 pm) or visit the nearest branches for further information.
7	Do I need to submit any documents?	Yes, you will need to submit supporting documents as per below.  For customers who lost their jobs, you are required to submit any of the following documents: <ul style="list-style-type: none"> <li>i. Letter of retrenchment from employer; or</li> <li>ii. Latest EPF statement</li> </ul> <p>For customers who experienced salary pay cut, you may submit either one of the following documents:</p> <ul style="list-style-type: none"> <li>i. Employment letter on salary pay cut</li> <li>ii. Latest EPF statement</li> <li>iii. Latest payslip ; or</li> <li>iv. Other relevant documents</li> </ul> <p>Please submit the required documents together with the application form to <a href="mailto:Mykfh@kfh.com.my">Mykfh@kfh.com.my</a>.</p>
8	Is there any processing fee charged for RAP application?	The bank does not charge any processing fee for RAP applications.

*Note: Kuwait Finance House (Malaysia) Berhad has the absolute right to revise this FAQ from time to time as and when there are new developments*