



No.	Question	Answer
Section 1: Generic questions on moratorium of loan		
1	What is a moratorium of loan repayment?	It is a deferment or suspension of loan payment obligation for a limited period of time. During this period, borrowers/customers with loan that meet the conditions do not need to make any payments, and no late payment charges or penalties will be imposed.
2	Which loan qualifies for the deferment?	CIMB will provide a 2-month automatic moratorium (from May 1, 2020 to June 30, 2020) for our Individual customers booked until May 15, 2020.
3	Will there be a waiver of interest or will I be charged interest during the 2-month moratorium?	Interest will not be waived during the moratorium program and will be accrued but you are not required to make any payments until the end of the moratorium period. However, you will have to make payment for the accrued interest after the moratorium period. Interest on the loan will not be compounded during the moratorium period. Loan payments will resume after the moratorium period.
4	Can I ask for more than 2 months deferment?	The moratorium period is only for 2 months from May 1, 2020 to June 30, 2020.
5	Do I need to apply?	There is no action required on your part if you wish to participate as the bank will automatically enroll all eligible individual customers.
Section 2: Additional Questions		
6	My loan is past due, can I qualify?	Loans accounts that are past due will still qualify for the moratorium program.
7	Does the moratorium apply to newly approved/ newly disbursed/ progressively disbursed loans?	The payment moratorium applies to all loans which are outstanding and booked as of May 15, 2020. If your loan is disbursed after May 15 2020, your first payment due date is outside the moratorium period, which is July 1, 2020
Section 3: Alternate Option Process		
8	I do not mind increasing my monthly payment installment amount, while keeping my loan tenor. How do I choose	If you want to choose the alternative moratorium option, you must send an email to relief@cimb.com to express the intention of not choosing the Default Moratorium mechanics. Please follow the format for the email below: Email Subject: Payment Moratorium: Alternative

	this option?	<p>Email Body: Full Name:<Customer's Full Name> CIMB Registered Mobile Number:<Customer's Registered mobile number with CIMB> CIMB Registered Email Address: <Customer's Registered Email Address with CIMB> Loan Account Number: <Customer's Loan Account Number></p>																
9	Until when can I choose the alternate payment moratorium program?	You can choose the alternative moratorium program on or before 11:59 PM on 29th April 2020.																
Section 4: Payments Related																		
10	What should I do if the payment for my loan is through an Auto Debit via a CIMB Account?	If the auto debit payment deduction from your account was signed up with CIMB, it will be automatically suspended effective May 1 2020 and auto payment will be stopped throughout the moratorium period. It will resume on July 1, 2020 onwards.																
11	If I'm currently enrolled for the 2-month moratorium program, but I notice an amount in the interest in CIMB Bank PH App. Do I need to pay?	No. Your account is automatically enrolled for the 2 month moratorium program.																
12	I noticed that my maturity date is different when I checked my account online, why did it change?	For loan accounts that are enrolled for the 2-month moratorium, the loan tenure will be extended automatically to help ease your payment upon maturity of tenure.																
Section 5: Other questions relating to Loans																		
13	I have already paid my instalment for the month of April 2020, what will happen to the payment?	If you are participating in the 2-month moratorium and made your payment via auto debit on or before April 1, 2020, your payment will be recognized as advanced payment for July 1, 2020.																
14	Will the Bank impose any fees for me to enjoy this moratorium?	There will be no fees or charges imposed for this program.																
15	Will my loan tenor/maturity change, if I am part of the moratorium?	<p>After the Moratorium Period, the tenure of the loan will change, depending on the draw down of the principal repayment. See illustration below:</p> <table border="1"> <tr> <td>Interest</td> <td>36.00%</td> </tr> <tr> <td>Amount</td> <td>50,000</td> </tr> </table> <table border="1"> <thead> <tr> <th>Monthly Installment Amount</th> <th>Original Tenor</th> <th>New Tenor</th> <th>Inc in Tenor</th> <th>Original Period / Maturity</th> <th>New Period / Maturity*</th> </tr> </thead> <tbody> <tr> <td>Php 5,023</td> <td>12</td> <td>13</td> <td>1</td> <td>12</td> <td>16</td> </tr> </tbody> </table>	Interest	36.00%	Amount	50,000	Monthly Installment Amount	Original Tenor	New Tenor	Inc in Tenor	Original Period / Maturity	New Period / Maturity*	Php 5,023	12	13	1	12	16
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Php 2,952	24	26	2	24	29
Php 2,290	36	40	4	36	43
Php 1,979	48	54	6	48	57
Php 1,807	60	69	9	60	72

**New Period / Maturity includes one (1) period increase from Payment Holiday*

Example above is only an illustration. Increase in tenor will depend on loan amount, interest, and original tenor.

Section 6: Alternate Option Questions

16	For alternative moratorium option, what will happen to my monthly installment amount?	<p>For the alternative moratorium program, the interest accrued from the moratorium period will be spread out to the remaining tenor of the loan.</p> <p>Your new monthly installment will increase by the amount of the spread-out accrued interest.</p> <p>Spread-out Accrued Interest is computed as: Spread-out Accrued Interest = total accrued interest during moratorium period / remaining tenor</p> <p>New Monthly Installment is computed as: New Monthly Installment = Monthly Installment + Spread-out Accrued Interest</p>
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17	Will my loan tenor/maturity change, if I am part of the alternative moratorium program?	<p>Since the accrued interest is spread out during the remaining tenor of the loan, there will be no increase of the original tenor. See illustration below:</p> <table border="1"> <tr> <td>Interest</td> <td>36.00%</td> </tr> <tr> <td>Amount</td> <td>50,000</td> </tr> </table> <table border="1"> <thead> <tr> <th>Monthly Installment Amount</th> <th>New Monthly Installment Amount</th> <th>Tenor (no change)</th> <th>Original Period / Maturity</th> <th>New Period / Maturity*</th> </tr> </thead> <tbody> <tr> <td>Php 5,023</td> <td>Php 5,284</td> <td>12</td> <td>12</td> <td>15</td> </tr> <tr> <td>Php 2,952</td> <td>Php 3,082</td> <td>24</td> <td>24</td> <td>27</td> </tr> <tr> <td>Php 2,290</td> <td>Php 2,337</td> <td>36</td> <td>36</td> <td>39</td> </tr> <tr> <td>Php 1,979</td> <td>Php 2,044</td> <td>48</td> <td>48</td> <td>51</td> </tr> <tr> <td>Php 1,807</td> <td>Php 1,858</td> <td>60</td> <td>60</td> <td>63</td> </tr> </tbody> </table> <p><i>*New Period / Maturity includes one (1) period increase from Payment Holiday</i></p> <p>Example above is only an illustration. Increase in tenor will depend on loan amount, interest, and original tenor.</p>	Interest	36.00%	Amount	50,000	Monthly Installment Amount	New Monthly Installment Amount	Tenor (no change)	Original Period / Maturity	New Period / Maturity*	Php 5,023	Php 5,284	12	12	15	Php 2,952	Php 3,082	24	24	27	Php 2,290	Php 2,337	36	36	39	Php 1,979	Php 2,044	48	48	51	Php 1,807	Php 1,858	60	60	63
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18	Who should I contact for further information or to file a complaint?	<p>a) If you wish to file any complaints, you may contact our Customer Service Officers through following channels:</p> <p>Speak with our Customer Service Officers available 24/7:</p>
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