

GUIDE ON URUS BENEFIT & APPLICATION

What do I get from URUS?

You will receive a holistic **Personalised Financial Plan** that helps you manage your bank debts according to your affordability and equips you with financial advisory support and education to make you more financially resilient.

The **personalised financial plan** will include:



An interest/profit waiver for 3 months

and /
or



Deferred payments and other options including reduced instalments in line with your affordability

and



Financial empowerment via financial advisory support and education to build financial resilience

Who is URUS for?

B50 customers/borrowers with **all the following**:

Household income of up to RM5,880

Loss of employment or 50% reduction or more in income

Performing loan/financing under an existing repayment assistance programme

When can I apply?

Applications are open until **31 March 2022**.

If you have signed up for the banks' flood relief assistance programmes, you may apply until the expiry of such programmes or until **31 July 2022**, whichever is earlier.

Where do I apply?

Loan/financing with Single Bank

Apply **directly** to your bank.

Loan/financing with Multiple Banks

Apply to **any one** of your banks where your performing facilities are under an **existing repayment assistance**.

For other **customised assistance**, contact your bank for additional information.

How do I apply?

Complete the application form with your bank and **list all your loan/financing facilities**.

What documents do I need?

Provide **ONE latest version of the following** (showing income reduction of at least 50% or unemployment status):

EPF statement

or

Bank statement

or

Income tax form

or

Salary slip/payment vouchers

or

Letter of termination from previous employer

AKPK will consolidate the details of your loan/financing into a **personalised financial plan**.

What happens after I submit my application?

AKPK will inform you of your application status via **email** within **10 business days** from the date the bank acknowledged your application.

Upon approval, you will receive a **personalised financial plan** that sets out a monthly debt repayment amount, scheduled for up to 24 months.

For motor vehicle loans/financing or hire purchase (HP), your bank will inform you of your application status directly.

For more information, please refer to the Frequently Asked Questions (FAQs) in the banks' or AKPK's website.