

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:



• Who is URUS for? •

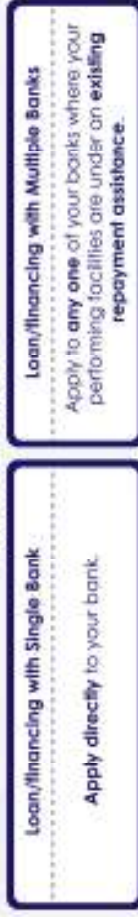
850 customers/borrowers with all the following:



• 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? •



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):



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.