

# 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



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

and / or  
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? •

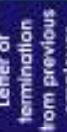
Provide ONE latest version of the following (showing income reduction of at least 50% or unemployment status):



EPF statement  
or  
Bank statement



Income tax form  
or  
Salary slip/payment vouchers



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.