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Steps to guide
you on the
**Targeted
Repayment
Assistance
(TRA)**



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#1 ACKNOWLEDGE

Are you experiencing any of these situations?

- You have lost your job
- You have a pay cut
- Your business has been affected
- Your spouse has lost his/her income

If you answered yes to any of these, you can seek assistance. Talk to your bank now.



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#2 CHOOSE

**Banks offer various TRA options.
How do I choose?**

- If you have lost your job, consider paying your loan instalments later
- If you have a pay cut, consider reducing the instalment amount by:
 - ✓ Lowering monthly instalments
 - ✓ Paying only the interest/profit portion over a period of time or
 - ✓ Converting into other facilities such as term loans for credit cards



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#3 ASK

What questions should I ask my bank?

- How much is the new monthly instalment amount?
- When will the next instalment be?
- How long will my tenure be lengthened?
- How much is the additional interest or profit charged?
- Will I be required to make a lump sum payment at the end of TRA or loan tenure?
- What should I do if my income is still affected after the help ends?

Ask the right questions to help you make an informed decision.



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#4 ASSESS

What else should I know before I decide?

- Paying your loan instalments later is a more expensive option. Interest or profit will continue to be charged on the amount of the unpaid instalment
- The longer the loan tenure, the more you have to pay
- If you can still afford the monthly instalment, continue to pay your instalments as usual

Weigh your options wisely.



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#5 ACT

Take appropriate action.

- Contact your bank if you need TRA
- Seek help from AKPK for guidance or alternative repayment options
- If you are facing difficulties with your bank, reach out to BNMTELELINK at bnm.my/RAsurvey to lodge a complaint

If you wish to pay down your loan more quickly, talk to your bank to adjust your instalments as your income improves. This will help to reduce overall borrowing cost.



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