



Applications for up to 6 months' deferment on new loans/financing approved and/or disbursed after 1 April 2020

Applications for up to 6 months' deferment on new loans/financing approved and/or disbursed after 1 April 2020 are open until 31 December 2020. However, the deferment will not be automatic, and is subject to the Bank's assessment and approval.

To apply, please email Defer-Assist@hsbc.com.my to with your full name as per NRIC and loan/financing account number, at least 14 days before your next instalment due date for the deferment to be effective in the same month upon approval.

Note: Please read and agree to our [HSBC Malaysia Loans Post-1 April 2020 or HSBC Amanah Financing Post 1-April 2020](#) Deferment Terms before submitting your request.

By submitting your request for up to 6 months' deferment, you are deemed to have read and agreed to the Terms above.

You will receive an SMS confirmation upon approval, and the deferment will be effective starting from the next instalment date.

Please note that your loan/financing tenure will not be extended and you will be required to pay a **higher monthly instalment amount and a higher final amount at the maturity** resulting from the 6-month deferment period. The monthly instalment and final amounts will depend on your outstanding amount, remaining tenure, and interest/profit/lease rental rate of the loan/financing. You should consider this option based on your financial situation and priorities and assess whether do you really need this relief during this time as you will end up having to pay more for your loan/ financing, which will happen when one participates in the deferment programme.