

**IN THIS ISSUE · LOAN RESTRUCTURING****A Fresh Start for Repaying Your Student Loan***Ready to get your repayment journey back on track?***From the Client Relationship Management Services Branch**

Life does not always go according to plan. A job change, a family emergency or an unexpected expense can make it difficult to keep up with monthly loan payments — and once arrears begin to build, it can feel overwhelming.

There is a way forward. The Students' Loan Bureau's **Loan Restructuring Programme** gives eligible customers a practical opportunity to bring their accounts back on track through a new repayment arrangement. In this issue, our team walks you through what the programme is, who may qualify and how to take the first step.

 What Is Loan Restructuring?

Loan restructuring is a process that updates the loan status of eligible customers from delinquent to current. Once approved and the requisite processing fees are paid, a new loan with a new monthly instalment will be created.

It gives customers an opportunity to reset their repayment journey and work towards settling their student loan obligations through a structured repayment plan.

 Who May Qualify?

- ✓ Customers in arrears that have demonstrated a genuine willingness and ability to maintain regular monthly payments.
- ✓ Customers who are willing to establish Salary Deduction or Standing Orders to repay their loans on monthly basis.
- ✓ Customers who are prepared to comply with the terms of the new repayment arrangement.

Please note: Eligibility is subject to an assessment of the customer's account and the SLB's applicable policies and requirements.

KEY Benefits

- ✓ Loans will be updated from delinquent to Good Standing.
- ✓ Improved credit rating at credit rating agencies.
- ✓ Eligible for interest rate reduction under the SLB good standing programme.
- ✓ Eligible to access additional Targeted and Post Graduate Loans.
- ✓ You can choose to extend or reduce your repayment period.

Service Restrictions

- ✓ Customers with mature loans do not qualify.
- ✓ Customers with current loans do not qualify.

How to Get Started



1. Contact the SLB

Express your interest in loan restructuring and request guidance on the process.



2. Discuss your account

Speak with an authorised SLB representative about your repayment circumstances.



3. Complete the assessment requirements

Provide the information requested by the SLB so your account can be assessed.



4. Review the proposed arrangement

If approved, review the new repayment schedule and applicable terms.



5. Activate the approved payment method

Set up the agreed Salary Deduction Order or Standing Order.



6. Maintain consistent payments

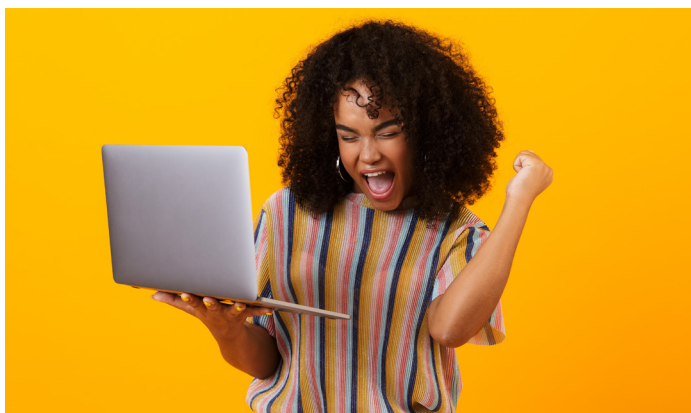
Make the required monthly payments under the new arrangement.

YOUR COMMITMENT MATTERS

Loan restructuring does not eliminate your repayment obligation — it provides a new repayment arrangement and requires a commitment to consistent monthly payments. The earlier you contact us, the sooner we can discuss your options.



FOCUS on the Benefits

**F**

Fresh opportunity to bring your loan account back on track.

O

One repayment plan under the approved arrangement.

C

Clearer path towards bringing your account up to date.

U

Understand how consistent repayment may support an improved credit profile over time.

S

Security and peace of mind from having a structured repayment plan.



Your ROAD Back to Financial Stability

R

Restructure

Consolidate eligible arrears with the principal balance.

O

Organise

Establish a new repayment schedule under the approved arrangement.

A

Activate

Put the new arrangement into effect through the approved payment method.

D

Discuss

Review the applicable processing and insurance fees with your SLB representative.

The objective is to create a more manageable repayment plan while encouraging long-term repayment discipline.

You do not have to navigate repayment challenges alone. Contact your SLB loan officer at info@slbja.com

Client Relationship Management Services Branch · Monday to Friday, 9:00 a.m. – 3:30 p.m.



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