

PRODUCT DISCLOSURE SHEET – HOUSING LOAN

Read this Product Disclosure Sheet before you decide to take up the Housing Loan. Be sure to also read the general terms and conditions stated in the Letter of Offer.

NO	DESCRIPTION	REMARKS
1	What is this product about?	This housing loan is calculated on a variable rate basis and you are offering your house as a security for this loan
2	What do I get from this product?	Total amount borrowed Margin of financing Tenure Interest rate
3	What are my obligations?	Monthly installment : As per Letter of Offer <i>Note: Total repayment amount may vary if BLR changes.</i>
4	What are the fees and charges I have to pay?	Stamp Duties - As per Stamp Duty Act 1949 (Revised 1989) Disbursement Fees - Include fees for registration of charge, land search and bankruptcy search - Legal Fees pertaining to loan documentations Valuation Fees (<i>for completed properties only</i>) Redraw Fees (<i>applicable only to Flexi Home Loan package</i>) - RM50.00 per transaction Processing Fees (<i>applicable only to Revolving Home Loan Package</i>) - RM200.00
5	What if I fail to fulfill my obligations?	<ul style="list-style-type: none"> • Cancellation fee: 1% on loan amount approved if the loan is cancelled after acceptance of our loan offer. • Late payment penalty: 1% p.a. on the amount in arrears. • Right to set-off: We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this loan account. • Default Rate: 3.50% above the Bank's prevailing BLR with daily rests if you shall default in the payment on due date of any money payable (whether principal or interest) for more than ninety (90) days.
6	What if I fully settle the loan before its maturity?	As per Terms & Conditions in Letter of Offer
7	Do I need any insurance / takaful coverage?	<ul style="list-style-type: none"> • MRTA is optional • Fire insurance or House Owner Policy is compulsory
8	What are the major risks?	The interest rate on this loan is floating and it is pegged to Base Lending Rate (BLR). Interest rate may change according to changes in the reference rates. An increase in interest rate may result in higher monthly repayment. If you have problems meeting your loan obligations, contact us early to discuss repayment alternatives.
9	What do I need to do if there are changes to my contact details?	It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
10	Where can I get further information?	Should you require additional information about taking a housing loan, please refer to the <i>bankinginfo</i> booklet on "Housing Loans" available at all our branches and the www.bankinginfo.com.my website. If you have any enquiries, please contact us at your nearest branch.

IMPORTANT NOTE: YOUR HOUSE MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR HOUSING LOAN