

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Home Loan. Be sure to also read the general terms and conditions).



Product: Home Loan (HL)

Date:

1. What is this product about?

- Home loan is calculated on a variable rate basis.
- Interest on the loan facility is compute on daily rest basis.
- You are offering your shop house/ office suite as a security for the package.

2. What do I get from this product?

- **Total amount borrowed:**
RM _____
(_____ % of housing price)
- **Loan Tenure:** _____ years

Interest Rate

- **Base lending rate (BLR):** _____ %
- **Non Zero Entry Cost (ZEC)**
- **Effective lending rate:** _____ %

3. What are my obligations?

- **Your monthly installment is RM _____.**
- **The total amount at the end of _____ years is RM _____.**

Important: Your monthly installment and total repayment amount will vary if the BLR changes.

| Rate | Today (BLR =) | If BLR goes up 1% | If BLR goes up 2% |
|---|----------------|-------------------|-------------------|
| Monthly installment | RM | RM | RM |
| Total interest cost at the end of _____ years | RM | RM | RM |
| Total repayment amount at the end of _____ years | RM | RM | RM |

- You have to service the interest during construction period for a property under construction. The progressive interest is calculated based on the amount of progressive payment during construction period disbursed to the developer”.

4. What are the fees and charges I have to pay?

(a). Stamp Duties

As per the Stamp Duty Act 1949 (Revised 1989).

(b). Disbursement Fee

Include fees for registration of charge and other related charges.

(c). Processing Fees

| One time fee charged for approved financing | Rate (RM) | Range (RM) |
|---|-----------|-------------------|
| | 50 | Up to 30,000 |
| | 100 | 30,001 – 100,000 |
| | 200 | 100,000 and above |

(d). Annual maintenance fee (applicable for FM)

An annual maintenance fee of RM120-00.

5. What if I fail to fulfill my obligations?

- If the loan is recalled, interest at the rate of 3.50%p.a.+ BLR will be charged on the entire outstanding.
- 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.
- Collection Agency: We have the right to outsource debt collection to an external agency.
- Right to sell non-performing loan: We have the right to sell a non-performing loan to a third party.
- Legal action will be taken if you fail to respond to reminder notices. Your property may be foreclosed and you will have to bear all costs. You are also responsible to settle any shortfall after your property is sold.
- Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.

For iHL:

- Late payment penalty: 1% p.a. on the amount in arrears
- If the payment of interest/ installment is 1 month in arrears, the prescribed interest rate on your loan account shall be subject to revision.

For FM:

- Interest at the rate of 3.50%p.a + BLR will be charged on all overdrawn amounts in the Mortgage Line account
- Default the payment of interest/ installment of the loan for a period of 30 days but less than 90 days, the prescribed interest rate on your loan account shall be subject to revision.

6. What if I fully settle the loan before its maturity?

- **Lock in Period / Bonding Period: _____ years from the loan First Disbursement.**
- **Early settlement penalty: _____% on the original loan amount or RM5,000/-, whichever is higher.**

7. Do I need any insurance / takaful coverage?

- Mortgage Reducing Term Assurance (MRTA) is optional.
- Fire insurance is required.

8. 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 at our 24-hour UOB 121 Phone Banking.

9. Where can I get assistance and redress?

- If you have difficulties making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

| | |
|---------------|------------------|
| Kuala Lumpur | (6) 03-26128 121 |
| Penang | (6) 04- 2401 121 |
| Johor Bahru | (6) 07- 2881 121 |
| Kuching | (6) 082-287 121 |
| Kota Kinabalu | (6) 088- 477 121 |

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail,
50250 Kuala Lumpur
Tel: 1-800-22-2575
E-mail: enquiry@akpk.org.my

- If you wish to complaint on the products or services provided by us, you may contact us at:

| | |
|---------------|------------------|
| Kuala Lumpur | (6) 03-26128 121 |
| Penang | (6) 04- 2401 121 |
| Johor Bahru | (6) 07- 2881 121 |
| Kuching | (6) 082-287 121 |
| Kota Kinabalu | (6) 088- 477 121 |

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
 Jalan Dato'Onn,
 50480 Kuala Lumpur.
 Tel: 1-300-88-5465
 Fax: 03-21741515
 E-mail: bnmtelelink@bnm.gov.my

10. Where can I get further information?

- Should you require additional about taking a housing loan, please refer to the banking info booklet on 'Housing Loans', available at all our branches and the www.bankinginfo.com.my website.
- If you have any enquiries, please call our 24-hour UOB 121 Phone Banking at:

| | |
|---------------|------------------|
| Kuala Lumpur | (6) 03-26128 121 |
| Penang | (6) 04- 2401 121 |
| Johor Bahru | (6) 07- 2881 121 |
| Kuching | (6) 082-287 121 |
| Kota Kinabalu | (6) 088- 477 121 |

11. Other housing loan packages available

- Fixed Loan (FL)
- Overdraft Facility (OD)

IMPORTANT NOTE: YOUR HOUSE MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS/ PAYMENTS ON YOUR HOME FINANCING.

The information provided in this disclosure sheet is valid as at 16 July 2012.