

<b>Product Disclosure Sheet</b> <b>(Read this Product Disclosure Sheet together with the UOB Personal Loan Terms and Conditions before you decide to apply for UOB Personal Loan.)</b>	United Overseas Bank (M) Bhd. <b>UOB Personal Loan</b> Date:						
<b>1. What is this product about?</b> This is an unsecured (clean) term loan where interest is calculated on a flat rate basis.							
<b>2. What do I get from this product?</b> <ul style="list-style-type: none"> <li>Loan facility from RM5,000 to RM100,000 based on eligibility (up to RM50,000 for self-employed customers).</li> <li>Flat interest rate from 9.99% p.a. – 11.99% p.a. based on eligibility or any other rate that may be introduced by UOBM in the future for promotional purposes.</li> <li>Effective interest rate from 17.96% p.a. – 21.57% p.a. (depending on flat interest rate and loan tenure).</li> <li>Loan tenures available are 12, 18, 24, 30, 36, 42, 48, 54 &amp; 60 months or any other tenure that may be introduced by UOBM in the future for promotional purposes.</li> </ul>							
<b>3. What are my obligations?</b> <ul style="list-style-type: none"> <li>Your monthly instalment: RM _____</li> <li>The total amount at the end of (_____) year(s) is RM _____</li> </ul>							
<b>4. What are the fees and charges I have to pay?</b> <table border="1" data-bbox="156 712 1476 846"> <thead> <tr> <th>Item</th> <th>Fees &amp; Charges</th> </tr> </thead> <tbody> <tr> <td>Stamp Duties</td> <td>As per the Stamp Duty Act 1949 (Revised 1989)</td> </tr> <tr> <td>Interbank GIRO (IBG) Fee</td> <td>RM2.00 will be deducted from loan amount (if funds are disbursed to non-UOB Malaysia savings/ current account)</td> </tr> </tbody> </table>		Item	Fees & Charges	Stamp Duties	As per the Stamp Duty Act 1949 (Revised 1989)	Interbank GIRO (IBG) Fee	RM2.00 will be deducted from loan amount (if funds are disbursed to non-UOB Malaysia savings/ current account)
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<b>5. What if I fail to fulfil my obligation?</b> <ul style="list-style-type: none"> <li>Late payment charges of 1% on the amount in arrears, causing total outstanding to increase.</li> <li>We may set-off any credit balance in accounts maintained with us against any outstanding balance in this financing account.</li> <li>Legal action will be taken if you fail to respond to reminder notices.</li> <li>Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.</li> </ul>							
<b>6. What if I fully settle the loan during the lock-in period?</b> <ul style="list-style-type: none"> <li>Lock-in period: Your contracted loan tenure</li> <li>Early settlement fee charged at 3% on total balance outstanding (principal + interest), subject to a minimum of RM300, whichever is higher.</li> <li>A rebate on the remaining interest to be charged will be granted based on the following formula:  <math display="block">\text{Rebate} = \frac{C \cdot r(r+1)}{t(t+1)}</math> </li> </ul> <p>Where: C = Interest payable for the whole Tenure  r = Number of remaining monthly instalment months of the Tenure  t = Whole Tenure in months</p>							
<b>7. Do I need a guarantor or collateral?</b> This facility requires no guarantor or collateral.							
<b>8. What do I need to do if there are changes to my contact details?</b> Borrower shall promptly inform the Bank in writing of any changes in correspondence address. Failure on the Borrower's part to notify any changes in address resulting in the delay or return of any statement, correspondence and notice shall not prejudice the Bank's right or entitlement.							
<b>9. Where can I get assistance and redress?</b> If you have difficulties in making repayments, you should contact us at the earliest possible time to discuss repayment alternatives. You may contact us at UOB 121 at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), 088-477 121 (Kota Kinabalu) or visit any UOB branches. Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia 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.  <b>Tel:</b> 03-2616 7766 <b>E-mail:</b> enquiry@akpk.org.my  If you wish to complain about the product or services provided by us, you may contact us at UOB 121 at 03-26128 121 (Kuala Lumpur), 04-2401 121 (Penang), 07-2881 121 (Johor Bahru), 082-287 121 (Kuching), 088-477 121 (Kota Kinabalu) or visit any UOB branches. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur  <b>Tel:</b> 1-300-88-5465 <b>Fax:</b> 03-2174 1515							
<b>10. Other Personal Loan products available</b> Micro Enterprise Fund.							
<b>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR PERSONAL LOAN</b>							
UOB Personal Loan Terms and Conditions are available at <a href="http://www.uob.com.my">www.uob.com.my</a>							