

## Product Disclosure Sheet - Home Loan (HL)

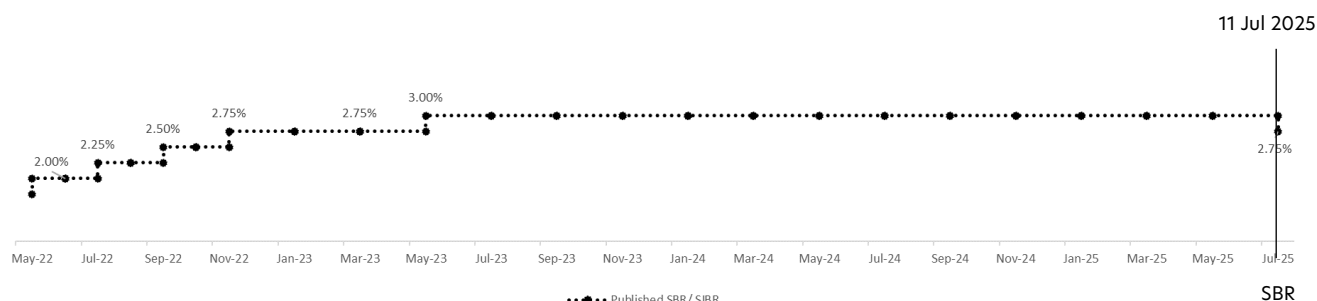
<p><b>Product Disclosure Sheet</b> (Read this Product Disclosure Sheet before you decide to take out the Home Loan. Be sure to also read the terms in the letter of offer. Seek clarification from us if you do not understand any part of this document or the general terms)</p>	<p>United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K))</p> <p><b><u>Home Loan (HL)</u></b></p> <p>Date: __ / __ / ____</p>
<p><b>1. What is this product about?</b></p> <ul style="list-style-type: none"> <li>Home loan is calculated on a variable rate basis.</li> <li>Interest on the loan facility is computed on daily rest basis based on 365 days in a year including leap year.</li> <li>You are offering your residential property as a security for the package.</li> </ul>	
<p><b>2. What do I get from this product?</b></p>	
<ul style="list-style-type: none"> <li>➤ Total amount borrowed: RM _____ ( _____% of house price)</li> <li>➤ For loan under normal scheme:             <ul style="list-style-type: none"> <li>Loan Tenure: _____ years</li> </ul> </li> <li>➤ For loan under First-Time House Buyers, maximum loan tenure is 35 years or up to age of 70, whichever is earlier:-             <ul style="list-style-type: none"> <li>i) <u>Option 1: Repayment of instalment upon full disbursement of the HL facility:</u> <ul style="list-style-type: none"> <li>Loan Tenure: _____ years</li> </ul> </li> <li>ii) <u>Option 2 (Step-Up Repayment) : Interest servicing only for the first 5 years or 60 months from full disbursement of HL facility:</u> <ul style="list-style-type: none"> <li>Loan Tenure: _____ years</li> <li>Tenure of repayment:</li> </ul> </li> </ul> </li> </ul> <p><b>Interest only:</b> 1st 5 years or 60 months from full disbursement of the HL Facility</p> <p><b>Instalment</b> (i.e. repayment of Principal + Interest): _____ years</p>	<p style="text-align: center;"><b><u>Interest Rate</u></b></p> <ul style="list-style-type: none"> <li>Standardised Base Rate (SBR) : _____%</li> <li>Spread : _____%</li> <li>Effective Lending Rate : _____%</li> <li>Non Zero Entry Cost (ZEC)</li> </ul>
<p><b>3. What is Standardised Base Rate (SBR)?</b></p> <ul style="list-style-type: none"> <li>The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.</li> </ul>	



#### 4. What are possible scenarios to trigger a change in the SBR?

- The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).

#### 5. Historical SBR in the last 3 years



#### Note:

- The SBR was introduced on 1 August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR.

#### 6. What are my obligations?

- Under normal repayment** (inclusive of loan under First-Time House Buyers), your monthly instalment is RM\_\_\_\_\_.

- The total repayment amount at the end of \_\_\_\_\_ years is RM \_\_\_\_\_.

**Important:** Your monthly instalment and total repayment amount will vary if SBR changes.

- Under Step-Up Repayment** (only applicable to loan under First-Time House Buyers):-

- Your monthly interest payable for the first 5 years or 60 months (i.e. the interest servicing period) from full disbursement of the Housing Loan Facility is the interest on such amount on the Housing Loan facility released at Prescribed Rate.
- Your monthly instalment is RM \_\_\_\_\_ commencing after 5 years or 60 months (i.e. the interest servicing period) from the full disbursement of the Housing Loan facility.
- The total repayment amount at the end of \_\_\_\_\_ years is RM \_\_\_\_\_.

**Important:** For any upward or downward adjustment to the SBR the Bank shall revise the monthly installments which are priced against the SBR as the default option. The Bank shall provide you with particulars of the revised monthly installment amount at least seven (7) calendar days prior to the revised monthly installment date come into effect.

Rate	Today: (SBR = [b] % )	If SBR increases to [b + 1%]	If SBR increases to [b + 2%]
<b>Monthly instalment</b>  (Under step-up repayment, the monthly instalment will commence after 5 years or 60 months (i.e. interest servicing period) from full disbursement of the Housing Loan Facility)	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 _____

- **Loan under normal repayment for property under construction (inclusive of loan under First-Time House Buyers)**  
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 disbursed to the developer during construction period.
- **Loan under step-up repayment for property under construction (only applicable to First-Time House Buyers)**  
You have to service the interest for the first 5 years or 60 months from full disbursement of the Housing Loan Facility of which you must pay the Bank interest on such amount of the HL facility released at the Prescribed Rate.

Please be advised that the instalment amount payable from year 6 onwards and the total interest payable at the end of the loan tenure under the step-up repayment will be higher than that payable under the normal repayment scheme.

#### 7. What other charges do 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) **Auto-conversion of Individual FM Current Account (FM-CA) to Current Account (CA)**  
If your FM loan is under individual/joint name, upon settlement of your FM facility, your FM-CA will be auto-converted to a Current Account that is subjected to ATM fees of RM8.00 per year. If you do not wish to maintain a Current Account with the Bank, please proceed to our nearest branch to close the account.

#### 8. What if I fail to fulfill my obligations?

In the event of default, the following default interest rate will be charged to the entire outstanding of your account:

Default Stage	Default Interest Rate
30dpd and/or 60dpd	Prescribed Rate (PR) + 0.50% p.a.
90dpd and/or recall of loan	PR + 1.00% p.a.
Observation period for 60dpd/ 90dpd and/or recall of loan	Upon regularising all past due arrears, the interest rate will be revised to PR + 0.50% per annum for the next 6 months ("observation period") and there must be no occurrence of any event of default within the observation period, before the interest rate is reverted to the Prescribed Rate.

**Note:**

PR : Prescribed Rate (current interest rate plus spread)  
dpd : Days Past Due  
p.a. : Per Annum

- For PHL, if the loan is recalled, interest at the rate of **SBR + 2.50% p.a.** 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 with prior notice.
- 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

**For FM:**

- Late payment penalty: **1% p.a.** on the amount in arrears
- Interest at SBR + 7.32 % p.a. will be charged on total overdrawn amount in the FM-CA.

**For PHL:**

- Late payment penalty: **1% p.a.** on the amount in arrears
- **SBR + 2.50% p.a.** on entire outstanding will be charged for ninety (90) days in arrears

**9. What if I fully settle the loan during the lock-in period?**

➤ **For loan under normal scheme:**

- Lock in Period / Bonding Period: \_\_\_\_\_ years from the loan First Disbursement.
- Prepayment fee: \_\_\_\_\_ % on the original loan amount or RM5,000/-, whichever is higher.

➤ **For loan under step-up repayment for First-Time House Buyers:**

- Lock in Period / Bonding Period: 5 years or 60 months from the date of the letter of offer.
- Prepayment fee: \_\_\_\_ % on the outstanding amount.

**10. Do I need any insurance / takaful coverage?**

- Mortgage Reducing Term Assurance (MRTA) is optional. However, you are encouraged to take up the MRTA to protect your family from losing the property due to unforeseen circumstances.
- Fire insurance / Houseowner insurance on the property pledged to Bank as collateral are compulsory, which you may opt for our panel or any other insurance operators.

**11. Can I engage my own lawyer who is not listed in the Bank's panel lawyer directory?**

- To avoid any delay in the preparation of the documentation, appointment of law firm on the Bank's panel is highly encouraged.
- If you are to appoint any other law firm, you may do so provided that it meets the criteria set by the Bank from time to time.

**12. When tenure requested is beyond retirement age, my source of income is from:**

- ☐ EPF / KWSP
- ☐ Savings / Fixed Deposit / ASB
- ☐ Rental Income
- ☐ Others: \_\_\_\_\_

### 13. 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.

### 14. Where can I get assistance and redress?

- If you have query or feedback and/or difficulties in making repayments, 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

Email : uobcustomerservice@uob.com.my

Address : Head of Department,  
Contact Centre,  
P O Box 11212,  
50738 Kuala Lumpur

- Alternatively, if you have any difficulties in making repayments, please 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:

Address : Level 5 and 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur

Tel : 03-2616 7766

E-mail : enquiry@akpk.org.my

- If your query or feedback is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK (strictly by appointment) at:

Address : 4th Floor, Podium AICB Building, No. 10, Jalan Dato'Onn, 50480 Kuala Lumpur.

Tel : 1-300-88-5465

Web form (eLink) : bnmlink.bnm.gov.my

Website : www.bnm.gov.my

### 15. Where can I get further information?

- Should you require additional information about housing loan, please refer to the banking info booklet on 'Housing Loans', available at all our branches and the [www.uob.com.my](http://www.uob.com.my) website.

### 16. Other housing loan packages available:

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

#### IMPORTANT NOTE:

Your property may be foreclosed if you **DO NOT** keep up repayments on your loan.

The information provided in this disclosure sheet is valid as at 1<sup>st</sup> September 2025.