

## Product Disclosure Sheet – Home Financing (HF-i)



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your home financing.

Other customers have read this PDS and found it helpful; **you should read it too.**

**United Overseas Bank  
(Malaysia) Bhd**

(199301017069 (271809-K))

Date: \_\_/\_\_/\_\_\_\_

### 1. What is Home Financing (HF-i)?

**Home Financing-i** is a Shariah-compliant home financing facility calculated on a floating rate basis. You are offering your house as a security for this financing.

The applicable Shariah concept is **Tawarruq**, which consists of two sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis.

### 2. Know Your Obligations

For this Home Financing-i, **as an illustration**

- Your amount financed: RM \_\_\_\_\_
- Monthly instalment: RM \_\_\_\_\_
- Your financing tenure: \_\_\_\_\_ years
- Contracted Profit Rate (CPR): \_\_\_\_\_ %
- Standardised Islamic Base Rate (SIBR)\*: \_\_\_\_\_ %
- Margin of Profit Rate: + \_\_\_\_\_ %
- Effective Profit Rate: \_\_\_\_\_ %

In **total** you will pay **RM** \_\_\_\_\_ at the end of \_\_\_\_\_ years

**You also have to pay the following fees & charges:**

- Stamp Duty: 0.5% of the financing amount
- Legal Fee: As per lawyer's scale fee
- Wakalah/ Agency Fee : RM50.00

**It is your responsibility to:**



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly instalment timely and in full for \_\_\_\_\_ **years**. Speak to us if you wish to settle your financing earlier.



Ensure you can afford to **pay a higher instalment** if the Overnight Policy Rate (OPR) rises.



**Contact us immediately**, if you are unable to pay your instalment

\*The SIBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SIBR can rise or fall due to changes in the OPR.

### 3. Know Your Risks

**What happen if you fail to pay your monthly instalments?**

1. You **pay more in total** due to late payment charges.
2. We may **deduct** money from a savings account you have with us to set-off your financing balance.
3. We may **foreclose** your property or **take legal action** against you.
4. Your **credit score** may be affected, leading to credit being more difficult or expensive to you.
5. If the financing is **fully settled** before its maturity, the Bank undertakes to grant you **rebate** at the point of payment.  
Rebate formula: Rebate on prepayment = Remaining Unearned  
(a) Remaining Unearned = Total Profit – Accrued Profit  
(b) Total Profit = Selling Price – Financing Amount  
(c) Accrued Profit is calculated based on Effective Profit Rate on the outstanding Financing

### Your monthly instalment may increase during the tenure of your home financing.

The SIBR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBR means that you have to pay a higher instalment.

	Current Rate	Rate increase by 1%	Rate increase by 2%
Monthly instalment	RM _____	RM _____	RM _____
Total profit cost (exclude Grace Period Profit)	RM _____	RM _____	RM _____
Total payment	RM _____	RM _____	RM _____
Contracted Selling Price	RM _____	RM _____	RM _____
Rebate (Ibra')	RM _____	RM _____	RM _____

Note: GPP instalment (if any) is based on progressive disbursement for the month, thus excluded from the calculation above. Rebate shall be provided to you if there is a difference between the max ceiling profit rate and the effective profit rate

### 4. Other Key Terms

- Effective profit rate on the home financing facility is computed on daily rest basis based on 360 days in a year including leap year and is based on a variable rate basis.
- Mortgage Reducing Term Takaful (MRTT) is optional, but recommended to help protect your family if something unexpected happens.
- Fire/ Houseowner Takaful on the property pledged to Bank as collateral are compulsory, which you may opt for our panel or any other Takaful operators.
- You may appoint your own lawyer if they meet the Bank's requirements but using a law firm from our panel lawyer is recommended to avoid delays.
- Please inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

#### If you have any questions or require assistance on your home financing, you can:



Call 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



Visit us at:

[www.uob.com.my](http://www.uob.com.my)  
/personal/borrow/property  
/home-financing-i.page



Email us at:

[uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my)

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 Malaysia to provide free services on money management, credit counselling, financial education 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](mailto:enquiry@akpk.org.my)

The information provided in this disclosure sheet is valid as at 22 December 2025.

