

Product Disclosure Sheet – Home Loan – First Time House Buyers



**United Overseas Bank
(Malaysia) Bhd**
(199301017069 (271809-K))

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Home Loan - First Time House Buyers.

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

Date: __ / __ / ____

1. What is Home Loan - First Time House Buyers?

Home Loan - First Time House Buyers is a housing loan calculated on floating rate basis. You are offering your house as a security for this loan.

This facility offers to first time house buyers with the ability to choose different options of repayment.

2. Know Your Obligations

For this Home Loan, as an illustration

☐ Option 1: Repayment of instalment upon full disbursement of the Home Loan:

- Your loan amount: RM _____
- Your monthly instalment: RM _____
- Your loan tenure: _____ years
- Standardised Base Rate (SBR)*: _____ %
- Spread: _____ %
- Effective lending rate: _____ %

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

☐ Option 2 (Step-Up Repayment) : Interest servicing only for the first 5 years or 60 months from full disbursement of Home Loan:

- Your loan amount: RM _____
- Your monthly interest: (Interest servicing period)
RM _____
- Your monthly instalment: (Year 6 & onwards)
RM _____
- Your loan tenure: _____ years
- Standardised Base Rate (SBR)*: _____ %
- Spread: _____ %
- Effective lending 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 loan amount
- Legal Fee: As per lawyer's scale fee
- Disbursement Fee: As charged by lawyers
- Valuation Fee: As per valuers' scale fees

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 loan 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 monthly instalment.

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



Right By You

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, compounding of interest.
2. We may **deduct** money from a savings account you have with us to set-off your loan 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.

Your monthly instalment may increase during the tenure of your loan

The SBR 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 monthly instalment.

	Current Rate	Rate increase by 1%	Rate increase by 2%
Monthly instalment	RM _____	RM _____	RM _____
Monthly interest payment (Interest Servicing Period)	RM _____	RM _____	RM _____
Total interest	RM _____	RM _____	RM _____
Total payment	RM _____	RM _____	RM _____

4. Other Key Terms

- Interest on the loan facility is computed on daily rest basis based on 365 days in a year including leap year.
- For repayment option 2 (Step-Up Repayment), your instalment amount payable from year 6 onwards and the total interest payable at the end of the loan tenure will be higher than repayment option 1.
- Mortgage Reducing Term Assurance (MRTA) is optional, but recommended to help protect your family if something unexpected happens.
- Fire/ Houseowner insurance on the property pledged to Bank as collateral are compulsory, which you may opt for our panel or any other insurance 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 Intelligent Home Loan (iHL), 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
/personal/borrow/property
/i-home-loan.page](http://www.uob.com.my/personal/borrow/property/i-home-loan.page)



Email us at:

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

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



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