

# Product Disclosure Sheet – Intelligent Retail Loan (iRL)



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Intelligent Retail Loan (iRL).

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 Intelligent Retail Loan (iRL)?

**Intelligent Retail Loan (iRL)** is calculated on floating rate basis. You are offering your commercial property as a security for this loan.

## 2. Know Your Obligations

For this Fixed Loan, as an illustration

- Your loan amount: RM 350,000
- Your monthly instalment: RM 1,626.18
- Your loan tenure: 35 years
- Standardised Base Rate (SBR)\*: 2.75 %
- Spread : 1.61 %
- Effective lending rate : 4.36 %

In **total** you will pay **RM 682,991.34** at the end of 35 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 **35 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.

## 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 <u>1,626.18</u>	RM <u>1,847.57</u>	RM <u>1,948.88</u>
Total interest	RM <u>332,991.34</u>	RM <u>425,978.92</u>	RM <u>524,003.38</u>
Total payment	RM <u>682,991.34</u>	RM <u>775,978.92</u>	RM <u>874,003.38</u>

## 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.
- 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

**If you have any questions or require assistance on your Intelligent Retail Loan, 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-retail-loan.page](http://www.uob.com.my/personal/borrow/property/i-retail-loan.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.