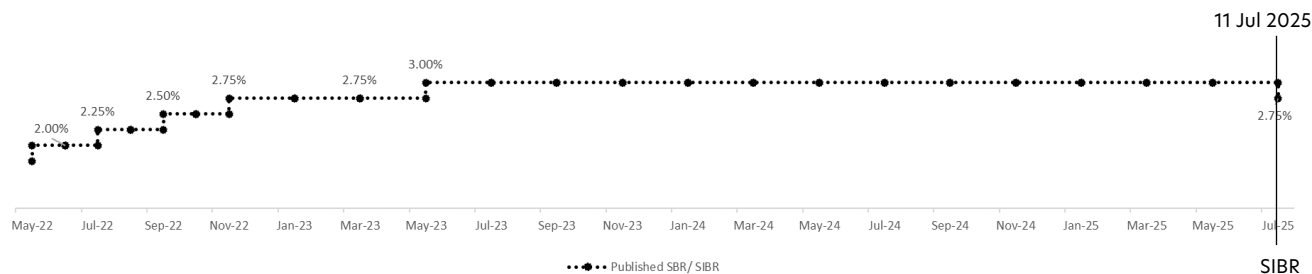


## Product Disclosure Sheet - Home Financing (HF-i)

<b>Product Disclosure Sheet</b> (Read this Product Disclosure Sheet before you decide to take up the Home Financing-i (Tawarruq). Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms.)		United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K))  <b>Home Financing-i (HF-i)</b>  Date: __ / __ / ____
<b>1. What is this product about?</b>		
<ul style="list-style-type: none"> <li>Home Financing-i is to facilitate the purchase of house under construction, completed property from developer or vendor (sub-sale), refinancing and re-mortgage. The Bank's Sale Price is derived based on the Contracted Profit Rate, which is fixed throughout the tenure. However, the Effective Profit Rate is calculated on daily rest basis based on 360 days in a year including leap year and on a variable rate basis. The facility is secured against the property to be financed. Additional security such as guarantor, etc. may be requested depending on the bank's assessment.</li> </ul>		
<b>2. What is the Shariah concept applicable?</b>		
<ul style="list-style-type: none"> <li>The Shariah concept used is <b>Tawarruq</b>.</li> <li><b>Tawarruq</b> 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.</li> <li>This is an arrangement that involves a Sale of a commodity or asset to customer based on deferred payment basis by way of Murabahah. In this case, the Customer purchases the commodity as the underlying asset from the Bank. The commodity or asset is then sold for cash to a party other than original seller.</li> </ul>		
<b>3. What do I get from this product?</b>		
<ul style="list-style-type: none"> <li>Total amount financed: RM _____ ( _____% of house price)</li> <li>Financing Tenure: _____ years</li> <li>Contracted Selling Price: RM _____</li> </ul>	<b>Profit Rate</b> <ul style="list-style-type: none"> <li>Contracted Profit Rate (CPR): _____%</li> <li>Standardised Islamic Base Rate (SIBR): _____%</li> <li>Margin of Profit Rate: + _____%</li> <li>Effective Profit Rate: _____%</li> <li>Non Zero Entry Cost (ZEC)</li> </ul>	
<b>4. What is Standardised Islamic Base Rate (SIBR)?</b>		
<ul style="list-style-type: none"> <li>The SIBR 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>		
<b>5. What are possible scenarios to trigger a change in the SIBR?</b>		
<ul style="list-style-type: none"> <li>The SIBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</li> </ul>		

## 6. Historical SIBR in the last 3 years



### Note:

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

## 7. What are my obligations?

- Your monthly instalment is RM\_\_\_\_\_.
- The total payment amount at the end of \_\_\_\_\_ years is RM \_\_\_\_\_.

**Important:** For any upward or downward adjustment to the SIBR the Bank shall revise the monthly installments which are priced against the SIBR 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: (SIBR = [b] % )	If SIBR increase to [b + 1%]	If SIBR increase to [b + 2%]
Monthly instalment	RM _____	RM _____	RM _____
Total profit cost at the end of _____ years (exclude Grace Period Profit) (GPP)	RM _____	RM _____	RM _____
Total payment amount at the end of _____ years	RM _____	RM _____	RM _____
Contracted Selling Price	RM _____	RM _____	RM _____
Rebate (Ibra')	RM _____	RM _____	RM _____

### Important:

- 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.

## 8. What other charges do I have to pay?

No.	Fees and Charges	Details
(a)	Stamp Duty	As per Stamp Duty Act 1949 (Revised 1989)
(b)	Wakalah / Agency Fee	RM50.00

### Note:

- We will communicate to you at least 21 calendar days prior to the effective date of implementation if there are any changes in fees and charges that are applicable to this product.
- Kindly refer to our website at [www.uob.com.my](http://www.uob.com.my) for details of fees and charges.

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

Should you fail to service your payment obligation in a timely manner, the following shall apply:

- Variation and Revision of Profit**

In the event of default, the following variation and revision of profit will be charged to the entire outstanding of your account:

Default Stage	***Variation of Profit Rate
30dpd and/or 60dpd	Effective Profit Rate (EPR) + 0.50% p.a.***
90dpd and/or recall of financing facility	EPR + 1.00% p.a.***
Observation period for 60dpd/ 90dpd and/or recall of financing facility	Upon regularising all past due arrears, the profit rate will be revised to EPR + 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 profit rate is reverted to the Effective Profit Rate.

\*\*\* Please consult our Mortgage Sales Specialist for more detail..

**Note:**

EPR : Effective Profit Rate (current profit rate plus spread)

dpd : Days Past Due

p.a. : Per Annum

- Compensation Charges**

Default payment during the financing tenure and before maturity	$\frac{\text{Overdue Installment Amount} \times 1\% \times \text{No of Days Overdue}}{365}$
Default payment which exceeded the maturity date	$\frac{\text{Overdue Principal Amount} \times \text{IIMM Rate} \times \text{No. of Days Overdue}}{365}$  Note: IIMM = Islamic Interbank Money Market

- Right to set-off**

The Bank is entitled to set-off any credit balance in your deposit maintained with the Bank against any outstanding financing amount and will inform you at least 7 calendar days in advance of the intention set-off.

- Legal Action**

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. The Bank reserve a right to commence recovery activities, foreclosure and bankruptcy proceedings. You are also responsible for any shortfall after your property is sold.

- Revision of Financing Rate**

The Bank may revise the financing rate which will result in a higher instalment amount to be paid due to restructuring or rescheduling of financing payment subject to Contracted Profit Rate. You will be informed at least 21 calendar days to the effective date of the revision.

## 10. What if I fully settle the financing before its maturity?

- The Bank undertakes to grant you rebate at the point of prepayment.

- Rebate formula:** Rebate on prepayment = Remaining Unearned

**Note:**

(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 Amount being disbursed

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

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

**12. 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.

**13. What are the major risks?**

- The profit rate on this financing is floating and it is pegged to Standardised Islamic Base Rate (SIBR). Profit rate may change according to changes in the benchmark rate. An increase in Profit rate may result in higher monthly payment or instalment.

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

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

**15. 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.

**16. 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](http://bnmlink.bnm.gov.my)  
 Website : [www.bnm.gov.my](http://www.bnm.gov.my)

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

- Should you require additional information on Islamic house financing, please refer to the banking info booklet on 'Home Financing-i', available at all our branches and the [www.uob.com.my](http://www.uob.com.my) website.

#### 18. Other house financing packages available:

- Term Financing-i (TF-i)

#### IMPORTANT NOTE:

**Your property may be foreclosed if you DO NOT keep up payments on your financing.**

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

### Illustrations Payment Schedule

#### Calculation based on Contracted Profit Rate

Selling Price	RM266,940
Contracted Profit Rate	12%
Financing Tenure	5 years (60 months)
Principal	RM200,000

#### Calculation based on Effective Profit Rate

Effective Price	RM223,713.40
Effective Profit Rate	4.50% (SIBR + profit margin)
Financing Tenure	5 years (60 months)
Principal	RM200,000

No	Payment Date	Instalment (RM)	Profit Payment (RM)	Principal Payment (RM)	Outstanding Selling Price (RM)	Outstanding Principal (RM)	Unearned Income (RM)
	31-Jan-2015				266,940.00	200,000.00	66,940.00
1	28-Feb-2015	3,729.00	750.00	2,979.00	262,491.00	197,021.00	65,470.00
2	31-Mar-2015	3,729.00	738.83	2,990.17	258,042.00	194,030.83	64,011.17
3	30-Apr-2015	3,729.00	727.62	3,001.38	253,593.00	191,029.44	62,563.56
4	31-May-2015	3,729.00	716.36	3,012.64	249,144.00	188,016.80	61,127.20
5	30-Jun-2015	3,729.00	705.06	3,023.94	244,695.00	184,992.87	59,702.13
6	31-Jul-2015	3,729.00	693.72	3,035.28	240,246.00	181,957.59	58,288.41
7	31-Aug-2015	3,729.00	682.34	3,046.66	235,797.00	178,910.93	56,886.07
8	30-Sep-2015	3,729.00	670.92	3,058.08	231,348.00	175,852.85	55,495.15
9	31-Oct-2015	3,729.00	659.45	3,069.55	226,899.00	172,783.30	54,115.70
10	30-Nov-2015	3,729.00	647.94	3,081.06	222,450.00	169,702.23	52,747.77
11	31-Dec-2015	3,729.00	636.38	3,092.62	218,001.00	166,609.62	51,391.38
12	31-Jan-2016	3,729.00	624.79	3,104.21	213,552.00	163,505.40	50,046.60

#### Disclaimer:

This Schedule indicates the payment of instalments by customer. The value illustrated above may change according to a number of variables such as promptness of payment by customer, prepayments, movement of Islamic Base Rate, differing disbursement amount and number of days in the month.

### Prepayment for financing

Customer requested for prepayment as at 31/8/2017 (31<sup>st</sup> instalment not paid). Extract of the payment schedule:

No	Payment Date	Instalment (RM)	Profit Payment (RM)	Principal Payment (RM)	Outstanding Selling Price (RM)	Outstanding Principal (RM)	Unearned Income (RM)
	31-Jan-2015				266,940.00	200,000.00	66,940.00
1	28-Feb-2015	3,729.00	750.00	2,979.00	262,491.00	197,021.00	65,470.00
2	31-Mar-2015	3,729.00	738.83	2,990.17	258,042.00	194,030.83	64,011.17
30	31-Jul-2017	3,729.00	408.44	3,320.56	133,470.00	105,596.03	27,873.97
31	31-Aug-2017	3,729.00	395.99	3,333.01	129,021.00	102,263.02	26,757.98
32	31-Sep-2017	3,729.00	383.49	3,345.51	124,572.00	98,917.50	25,654.50

Remaining Unearned as at 31/7/2017 = RM27,873.97

Outstanding Selling Price at Settlement = Scheduled Outstanding Selling Price at 31/8/2017 + Instalment Due Not Paid, if any  
 = RM129,021 + RM3,729  
 = RM132,750

Settlement Amount as at 31/8/2017 = Outstanding Selling Price (at Settlement) - Undisbursed Financing Amount (if any)  
 + Compensation Charges (if any) + Misc Cost (if any) + Other Charges (if any) - Rebate at Settlement  
 = RM132,750 - 0.00 + 0.00 + 0.00 + 0.00 - RM27,873.97  
 = **RM104,876.03**

#### Disclaimer:

This Schedule indicates the payment of instalments by customer. The value illustrated above may change according to a number of variables such as promptness of payment by customer, prepayments, movement of Islamic Base Rate, differing disbursement amount and number of days in the month.