PRODUCT DISCLOSURE SHEET (PDS)	
Dear Customer, This Product Disclosure Sheet (PDS) provides you with key information on your Flexi Smart Facility Other customers have read this PDS and found it helpful; **you should read it too.**	CIMB BANK Date : ________________

What is ☐ Home Flexi Smart ☐ Home Flexi Smart with Step Up ☐ Biz Flexi Smart ☐ Vacant Land Flexi Smart Facility?

Flexi Smart Facility is calculated on a variable rate basis and you are offering your property as security. Depending on your credit assessment, the bank may require guarantor(s) to guarantee your obligations. Flexi Smart Facility offers flexibility in prepayment and withdrawal subject to fee per redrawal.

Prepayments may be used to reduce the principal Facility amount but you must request a reduction in the principal Facility sum. A reduction in the principal amount will result in savings for you because less interest will be charged on the Facility.

Prepayments will be credited directly into your Facility account(s) to settle any arrears, monthly instalment(s) due and other outstanding charges and then used to reduce the principal Facility amount. This will result in savings for you because less interest will be charged on the Facility.

For redrawals, the redrawn amount will be credited into your active savings or current account with the Bank or CIMB Islamic Bank Berhad that must be linked to the Facility account. For joint accounts, the savings or current account must be in the name of all the joint borrowers.

Know Your Obligations

For this Flexi Smart Facility, as an illustration

Your Loan amount	:	**RM350,000**
Margin of Finance	:	90%
Your monthly instalment	:	**RM1,789**
Your Loan Tenure (Years)	:	35
Standardised Base Rate (SBR)*	:	2.75% per annum (p.a.)
Effective Financing Rate	:	SBR + 2.35% p.a.

In **total** you will pay **RM751,138** at the end of 35 years tenure on the assumption the SBR does not change.

It is your responsibility to :-

*Read and understand the **key terms** in the **contract.** Reach out to us if you need further clarification 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 OPR rises.*

Contact us** to discuss payment option if you **can't 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.

You have to pay the following **Fees and Charges** and any applicable taxes:-

Type of Fee & Charges	Amount (RM)
Stamp Duties	As per the Stamp Duty Act 1949 (Revised 1989).
Legal Fees	As per the scale in the Solicitor' Remuneration Order (SRO).
Disbursement Fee	Including but are not limited to registration fees, search fees and other charges imposed by the relevant authorities and/or legal firms.
Valuation Fees	Scale fee as per the Seventh Schedule set by the Board of Valuers, Appraisers and Estate Agents Malaysia
Processing Fee (Home Flexi Smart/ Home Flexi Smart with Step Up/ Biz Flexi Smart only)	A fee of RM200.00 will be charged to your Facility account(s) on first disbursement of the Facility.
Redraw Fee	A redraw fee of RM25.00 will be charged to your Facility account(s) for every redraw transaction made from the Facility. The actual redraw fee depends on the channel used for the redraw
Redemption Statement Fee (Home Flexi Smart/ Home Flexi Smart with Step Up only)	RM50.00 will be charged to your Facility account(s) each time a redemption statement is issued.
Letter of Confirmation for Employees Provident Fund ("EPF") Withdrawal Fee (Home Flexi Smart/ Home Flexi Smart with Step Up only)	A fee of RM20.00 will be charged to your Facility account for every confirmation of loan balance statement sent to EPF.

Note : The fees and charges listed above do not include any taxes. Any applicable taxes, such as Services Tax, will be added based on the prevailing rate of tax set by the Malaysian Government and are to be paid by you.

Know Your Risks and Make an Informed Decision

What happens if you fail to pay your monthly instalment.

- You will **pay more in total** due to late payment charges, or there is a change of interest rate. We will give you prior written notice if the interest rate changes.
- We may **deduct** money from a savings or current account you have with us to set off your outstanding balance and will give you seven (7) calendar days' prior notice if we do so.
- We may reject your application or terminate and recall the Facility granted to you if there is any change in your creditworthiness and/or your ability to service the Facility and/or if you fail to comply with your obligations on the agreed terms and conditions.
- We may **foreclose** your property or **take legal action** against you.
- Your **credit score** may be affected, leading to credit being more difficult or expensive for 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.

Home Flexi Smart/ Biz Flexi Smart/ Vacant Land Flexi Smart

	Current rate	Rate Increase by 1%	Rate Increase by 2%
Monthly Instalment	RM1,789	RM2,020	RM2,261
Total interest cost at the end of tenure	RM 401,138	RM497,268	RM598,849
Total payment at the end of tenure	RM751,138	RM847,268	RM948,849

Home Flexi Smart with Step Up

		Current rate	Rate Increase by 1%	Rate Increase by 2%
Monthly Instalment	1st - 60	RM1,517	RM1,814	RM2,111
	61 - 72	RM1,789	RM2,020	RM2,261
Total interest cost at the end of tenure	Step Up Package	RM470,184	RM574,321	RM679,883
	Term loan package	RM401,138	RM497,268	RM598,849
Total payment at the end of tenure	Step Up Package	RM820,184	RM924,321	RM1,029,883
	Term loan package	RM751,138	RM847,268	RM948,849

Note : You have to pay interest on monthly basis during the construction period for property under construction.
Interest is calculated as per the formula below:
Amount disbursed x prevailing interest rate x no. of days due/365 (or 366 for leap years).

Other Key Terms

Insurance/takaful coverage

- Mortgage Reducing Term Assurance (**"MRTA"**) or Mortgage Level Term Assurance (**"MLTA"**) is a non-participating single premium plan which provides death and total and permanent disability coverage. It is optional unless MRTA or MLTA (as applicable) is made compulsory due to specific promotional criteria stated in your letter of offer for the Facility.
- Fire or houseowner insurance is required to cover the property against the risk of fire and other risks considered necessary or appropriate throughout the tenure of the Facility.

Changes to your contact details. It is important that you 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 with your financing, you can

Call us at:
+603 6204 7788

Visit us at:
www.cimb.com.my/propertyfinancing

Email us at:
contactus@cimb.com

Call us to discuss alternative payment options at Secured Collection Team at:
03-2635 2088 /
03-26352099, OR
Visit the official website of AKPK for more information

*Agensi Kaunseling dan Pengurusan Kredit (AKPK) has been established by Bank Negara Malaysia to provide free services in money management, credit counselling, financial education and debt restructuring for individuals.

Customer's Acknowledgment

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that CIMB Bank has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions*

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Name:
Date:

Disclaimer: This Product Disclosure Sheet is for illustrative purposes only. The final details of the approved facility will be provided upon approval

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