

<p>PRODUCT DISCLOSURE SHEET</p> <p><b>(Read this Product Disclosure Sheet before you decide to take out the HomeFlexi Smart. Be sure to also read the terms in the letter of offer. Seek clarification from CIMB Bank Berhad if you do not understand any part of this document or the general terms.)</b></p>	<p><b>CIMB Bank Berhad</b></p> <p>HomeFlexi Smart ("Facility")</p> <p>Date:</p>
<p><b>1. What is this product about?</b></p> <p>The Facility is calculated on a variable rate basis and you are offering your property as security. However, depending on your credit assessment, the bank may require guarantor(s) to guarantee your obligations.</p> <p>The Facility offers flexibility in prepayment and withdrawal subject to fee per redrawal.</p> <p>Prepayments may be used to reduce the principal amount (subject to your express request for such reduction and in accordance with the terms of the bank's letter of offer) and will result in you saving on interest.</p> <p>Prepayment amount shall be applied directly into your Facility account(s) for settlement of any arrears, monthly instalment(s) and other outstanding charges payable by you and/or by any guarantor, assignor, chargor and/or any other party who has provided security for the Facility to the bank.</p>	
<p><b>2. What do I get from this product?</b></p> <p>a) Total amount : RM _____ borrowed</p> <p>b) Margin of : _____% financing</p> <p>c) Tenure (years) : _____</p> <p>d) Interest rate : BR + _____%</p> <p>Note: Base Rate (BR) currently @ 4.00%</p>	
<p><b>3. What is the base rate (BR)?</b></p> <p>The BR is made up of two parts, our benchmark cost of funds (BCOF) and the Statutory Reserve Requirements (SRR) cost imposed by Bank Negara Malaysia. Our BCOF reflects the cost of funding for floating rate facilities/financing and mainly comprises of borrower deposits and other floating rate funding raised by the bank to fund these facilities/financing.</p>	
<p><b>4. What are possible scenarios to trigger a change in the BR?</b></p> <p>Our BR can rise or fall due to changes in the BCOF and changes in the SRR. Changes in the BCOF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well as other factors such as changes in the cost of funds used to fund floating rate facilities/financing.</p> <p>Example: If the cost of borrower deposit rises, the BCOF will rise as borrower deposits is part of the components used to fund floating rate facilities/financing. The higher BCOF will trigger a rate increase in the BR.</p>	
<p><b>5. Historical BCOF since implementation of BR</b></p> <p>Please refer to <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a> for this information.</p>	

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**6. What are my obligations?**

**Today (BR= 4.00%)**

a) Monthly instalment : RM \_\_\_\_\_

b) Total interest cost at the end of \_\_\_\_ years : RM \_\_\_\_\_

c) The total amount you must pay back, including the amount borrowed at the end of \_\_\_\_ years : RM \_\_\_\_\_

**If BR goes up 1.00%**

a) Monthly instalment : RM \_\_\_\_\_

b) Total interest cost at the end of \_\_\_\_ years : RM \_\_\_\_\_

c) The total amount you must pay back, including the amount borrowed at the end of \_\_\_\_ years : RM \_\_\_\_\_

**If BR goes up 2.00%**

a) Monthly instalment : RM \_\_\_\_\_

b) Total interest cost at the end of \_\_\_\_ years : RM \_\_\_\_\_

c) The total amount you must pay back, including the amount borrowed at the end of \_\_\_\_ years : RM \_\_\_\_\_

Note:  
 Your monthly instalment and total repayment amount may vary if BR changes.  
 You have to service interest during the construction period for a property under construction.  
 The formula to calculate the interest charged: Amount disbursed x prevailing interest rate x (no. of days due/365).

**7. What are the fees and charges I have to pay?**

**Stamp Duties**  
 As per the Stamp Duty Act 1949 (Revised 1989).

**Legal Fees**  
 As per the scale in the Solicitors' Remuneration Order (SRO).

**Disbursement Fees**  
 Includes but not limited to registration fees, search fee and any other charges as charged by the respective authorities and/or the

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<p>legal firm.</p> <p><b><u>Valuation Fees</u></b> As per the Seventh Schedule of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia.</p> <p><b><u>Other Fees and Charges</u></b></p> <p><b><u>Redraw Fee</u></b> Redraw fee up to RM25.00 for each and every redraw transaction or such other amount as the bank may from time to time stipulate on the bank's official website and which will be debited to your Facility account(s) every time you redraw the Facility. The actual redraw fee, depending on the channel used to effect redrawing is as displayed on the bank's official website.</p> <p><b><u>Redemption Statement Fee</u></b> A non-refundable fee of RM50.00 is payable to the bank each time you request for redemption statement.</p> <p><b><u>Letter of Confirmation for Employees Provident Fund ("EPF") Withdrawal Fee</u></b> A non-refundable fee of RM20.00 will be debited to your Facility account(s) upon each issuance of the housing loan balance statement addressed to the EPF.</p> <p><b><u>Service Fees</u></b> The following service fees will be charged to your Facility account for every payment made via: (i) cash deposit machine and cheque deposit machine: RM0.50; and (ii) over-the-counter at any Bank branch: RM2.00</p> <p>All fees and charges are non-refundable and may be updated by the Bank on its website from time to time.</p>	
<p><b>8. What if I fail to fulfil my obligations?</b></p> <p>a) Late payment: 1% p.a. on the overdue and/or late payment amount and shall be computed on daily balance basis and applied monthly.</p> <p>b) If you fail to pay monthly instalment(s) on the due date, we shall increase the financing rate by varying the prevailing interest rate to the default interest rate.</p> <p>c) Right to set-off: We have the right to set-off any credit balance in your account(s) maintained with us against any outstanding balance in respect of the Facility account(s) upon the bank giving seven (7) calendar days prior notice.</p> <p>d) The Bank retains an absolute right to reject or recall the Facility granted to you in the event there is any indication of any change in your creditworthiness and/or your ability to service the Facility and/or to comply with your obligations on the agreed terms and conditions.</p> <p>e) Legal action will be taken against you if you fail to respond to reminder notices. Your property may be foreclosed and you will have to bear all costs. You are also responsible to settle any shortfall after your property is sold.</p> <p>f) Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.</p>	
<p><b>9. What if I fully settle the Facility before its maturity?</b></p> <p>Lock in period: _____ year(s) to start from 1<sup>st</sup> disbursement date</p>	

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An early settlement charge based on the below calculation will be imposed if the Facility account(s) is/are closed following full settlement of the Facility (including settlement of the Facility via Employees Provident Fund withdrawal) during the lock-in period of \_\_\_\_ year(s) from date of first disbursement of the Facility.

An early settlement charge = [(Board Rate - Prevailing Interest Rate) x amount paid for settlement of the Facility x number of calendar days from the date the Facility is first disbursed till date of full settlement (both dates inclusive) / 365] + all charges and costs including but not limited to legal and valuation costs paid by the bank which is peculiar to the Facility package extended to you (where applicable) + RM500 being the processing cost arising directly from the redemption effected within the lock-in period.

Board Rate: Bank's board/published interest rate at the point of issuance of redemption statement for the Facility.

You shall make the early settlement charge on the date you fully settle or redeem the Facility.

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

a) 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 (TPD) coverage. It is optional unless MRTA/MLTA is made compulsory due to specific promotional criteria (if stated in the letter of offer of the Facility).

However, you are encouraged to take up the MRTA/MLTA to protect your family from losing the property due to unforeseen circumstances.

The coverage of the MRTA/MLTA shall be effective upon receipt of the full premium (including any loading or excess to the original premium) by the insurance company.

b) Insurance coverage is required by the bank to cover the property against the risk of fire or other risks as the bank deems fit.

**11. What do I need to do if there are changes to my contact details?**

It is important that you inform the bank of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**12. Where can I get assistance and redress?**

If you have difficulties in making repayments, you should contact the bank earliest possible to discuss repayment alternatives. You may contact the Bank at:

CIMB Bank Berhad  
Customer Resolution Unit (CRU)  
P.O. Box 10338  
GPO Kuala Lumpur  
50710 Wilayah Persekutuan

Tel No: +603 6204 7788  
Email: [cru@cimb.com](mailto:cru@cimb.com)

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Alternatively, you may 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 counseling, financial education and debt restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur

Tel No: +603 2616 7766  
Email: enquiry@akpk.org.my

If you wish to complain on the products or services provided by the bank, you may contact the bank at:

CIMB Bank Berhad  
Customer Resolution Unit (CRU)  
P.O. Box 10338  
GPO Kuala Lumpur  
50710 Wilayah Persekutuan

Tel No: +603 6204 7788  
Email: cru@cimb.com

If your query or complaint is not satisfactorily resolved by the bank, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur

Tel No: 1-300-88-5465  
Fax No: +603 2174 1515  
Email: bnmtelelink@bnm.gov.my

**13. Where can I get further information?**

Should you require additional information about taking the Facility, please refer to the banking info booklet available at all our branches and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

If you have any enquiries, please visit any CIMB Bank branch nationwide, or contact the bank at +603 6204 7788, or e-mail: [cru@cimb.com](mailto:cru@cimb.com)

**14. Other facility packages available**

- a) HomeFlexi
- b) HomeLoan

**IMPORTANT NOTE: YOUR PROPERTY MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS ON**

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<p><b>YOUR HomeFlexi Smart.</b></p>	

The information provided in this disclosure sheet is valid as at :