

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take out the HomeLoan. 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.)</p>	<p>CIMB Bank Berhad</p> <p>HomeLoan ("Facility")</p> <p>Date:</p>
<p>1. What is this product about?</p> <p>The Facility is calculated on a fixed rate basis unless an Event of Default is triggered. 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 is a basic term loan with fixed payment schedule.</p> <p>Partial settlement is allowed for this Facility and shall be used to reduce the outstanding principal (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 and shortening of the tenure.</p>	
<p>2. What do I get from this product?</p> <p>a) Total amount : RM _____ borrowed</p> <p>b) Margin of : _____% financing</p> <p>c) Tenure (years) : _____</p> <p>d) Interest rate : _____%</p> <p>Note: Base Rate (BR) currently @ 4.00%</p>	
<p>3. What is the base rate (BR)?</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>4. What are possible scenarios to trigger a change in the BR?</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>5. Historical BCOF since implementation of BR</p> <p>Please refer to www.cimbbank.com.my for this information.</p>	
<p>6. What are my obligations?</p>	

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Today (2.90%)

- 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 legal firm.

Valuation Fees

As per the Seventh Schedule of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia.

Other Fees and Charges

Redemption Statement Fee

A non-refundable fee of RM50.00 is payable to the bank each time you request for redemption statement.

Letter of Confirmation for Employees Provident Fund ("EPF") Withdrawal Fee

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.

Service Fees

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

All fees and charges are non-refundable and may be updated by the Bank on its website from time to time.

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<p>8. What if I fail to fulfil my obligations?</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>9. What if I fully settle the Facility before its maturity?</p> <p>Lock in period: 5 year(s) to start from last disbursement date</p> <p>An early settlement charge of 2.00% on the Facility will be imposed if the Facility account(s) is/are closed following full settlement or redemption of the Facility (including settlement of the Facility via Employees Provident Fund withdrawal) during the lock-in period of 5 year(s) from date of last disbursement of the Facility. You shall make the early settlement charge on the date you fully settle or redeem the Facility.</p>	
<p>10. Do I need any insurance/takaful coverage?</p> <p>a) Mortgage Reducing Term Assurance (MRTA) or Mortgage Level Term Assurance (MLTA) is a non participating single premium plan which provides death and total permanent disability (TPD) coverage. It is compulsory unless your application for MRTA/MLTA is declined by the insurer or takaful operator.</p> <p>You are encouraged to take up the MRTA/MLTA to protect your family from losing the property due to unforeseen circumstances.</p> <p>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.</p> <p>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.</p>	
<p>11. What do I need to do if there are changes to my contact details?</p> <p>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.</p>	

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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

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

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<p>13. Where can I get further information?</p> <p>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 website.</p> <p>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</p>	
<p>14. Other facility packages available</p> <ul style="list-style-type: none"> a) HomeFlexi b) HomeFlexi Smart 	
<p align="center">IMPORTANT NOTE: YOUR PROPERTY MAY BE FORECLOSED IF YOU <u>DO NOT</u> KEEP UP REPAYMENTS ON YOUR HomeLoan.</p>	

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