PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer

This Product Disclosure Sheet (PDS) provides you with key information on your AFFIN BizFlexi Save. Other customers have read this PDS and found it helpful; you should read it too.

AFFIN BANK BERHAD ("Bank")

Date: 22/09/2026

1. WHAT IS AFFIN BizFlexi Save?

AFFIN BizFlexi Save is an interest-saving feature available with eligible term loan for the purchase or refinancing of a property.

- The balance maintained in your linked AFFIN BizFlexi Save Current Account reduces the amount on which interest is calculated. The higher the eligible balance, the more interest you may save.
- Your monthly instalment remains unchanged. The interest savings generated may reduce the overall loan tenure and total interest payable.
- To enjoy this feature, you must open and maintain an AFFIN BizFlexi Save Current Account. This feature is available for new property purchase and refinancing applications only and does not apply to your existing term loans with the Bank.

2. KNOW YOUR OBLIGATIONS

Illustration of AFFIN BizFlexi Save:

Loan Amount	:	RM	1,000,000.00
Loan Tenure	:	Years	25
Base Lending Rate (BLR)	:	p.a.	6.56%
Interest Rate	:	BLR	-1.75%
Effective Lending Rate (ELR)	:	p.a.	4.81%
Total Interest Payable (without Savings Feature)	:	RM	720,649.00
Monthly Instalment	:	RM	5,736.00
Total Amount Payable (without Savings Feature)	:	RM	1,720,649.00
Balances in the AFFIN BizFlexi Save Current Account	:	RM	200,000.00
Estimated Total Interest Payable (with Savings Feature)	:	RM	374,077.00
Estimated Total Interest Savings	:	**RM**	**346,572.00**

IMPORTANT:
• The illustration assumes a balance is maintained in the Linked Current Account throughout the loan tenure, with no withdrawals.
• The interest is calculated on a daily-rest basis at a floating rate. Changes in the BLR and daily account balance will affect the actual interest savings.
• The account balance reduces only the amount used to calculate interest and does not reduce your outstanding loan principal. Your monthly instalments remain payable in full, while the interest savings may shorten your loan tenure
• All calculations and information above are for illustration purposes only.

It is your responsibility to:



Read and understand the key terms of the contract before signing it.



Pay your monthly instalments in full and on time throughout the loan facility tenure of 25 years. Speak to us if you wish to settle your loan earlier.



Ensure that you can afford a higher monthly instalment if the Overnight Policy Rate (OPR) increases.



Contact us immediately, if you are unable to pay your monthly instalment.

Note:
• The Base Lending Rate (BLR) is determined by the Bank with reference to the OPR set by Bank Negara Malaysia.
• The BLR may increase or decrease following changes in the OPR.

You also have to pay the following fees and charges: -

Type of Fee/Charge	Details of Fee/Charge
Stamp Duty	As per Stamp Act 1949 (Revised 1989)
Legal Fee	As charged by solicitor
Facility Fee / Annual Review Fee	SME Customers: No fees
	Commercial Customers: Up to 5.0% of approved limit
Late Payment	If there is late payment of interest or instalments, late payment interest of 1.0% p.a. shall be charged on late interest and/or instalment amounts for the overdue period

Note :
1.The fees and charges above are excluding of any taxes (where applicable) which shall be additionally borne by the customer. Should there be any taxes to be imposed on the fees and charges quoted, the Bank has the right to change the amount payable.
2. Updated fees and charges are available on the AFFIN Always SME official website, which shall serve as the prevailing source of reference.

3. KNOW YOUR RISK

What happens if you fail to pay your monthly instalments?

- You will incur late payment charges and compounded interest, which will increase your total repayment amount.

The Bank may:

- Set off funds in your current or savings accounts maintained with the Bank against the outstanding loan amount;
- Foreclose the property provided as security or take legal action against you.
- Late or missed payments may adversely affect your credit record and future financing applications.
- Late-payment interest of 1.0% p.a. will be charged on the overdue amount for the duration of the delay.

The monthly instalment may increase during the tenure of your loan.

The BLR may increase following an increase in the OPR set by Bank Negara Malaysia. An increase in the BLR will result in a higher monthly instalment.

	Current BLR: 6.56% p.a.		If BLR increases by 1.00% p.a.		If BLR increases by 2.00% p.a.	
Monthly instalment	RM	5,736.00	RM	6,328.00	RM	6,948.00
Total Interest Payable without Savings Feature	RM	720,800.00	RM	898,400.00	RM	1,084,400.00
Total Amount Payable without Savings Feature	RM	1,720,800.00	RM	1,898,400.00	RM	2,084,400.00
Estimated Total Interest Payable with Savings Feature	RM	374,077.00	RM	440,704.00	RM	501,039.00
Estimated Total Amount Payable with Savings Feature	RM	1,374,077.00	RM	1,440,704.00	RM	1,501,039.00

4. OTHER KEY TERMS

What if I fully settle the loan before its maturity?

- You may fully settle the loan before maturity by giving the Bank three (3) months' written notice, or such other notice period as may be approved by the Bank, stating the proposed settlement amount and settlement date. If the required notice is not given, three (3) months' interest in lieu of notice will be charged. No separate early-settlement fee applies.

Do I need any Insurance coverage?

- You are strongly encouraged to obtain life insurance coverage for key persons, such as directors, owners, guarantors or shareholders.
- Fire insurance is required to protect the property against loss, damage or destruction caused by fire.
- While the Bank may recommend its preferred insurance partners, you are free to choose any insurer that provides adequate coverage acceptable to the Bank.

Disbursement of the Facility

- The approved loan facility will be linked to your designated AFFIN BizFlexi Save Current Account maintained with the Bank.
- You are required to set up a Standing Instruction (SI) for your loan repayments and maintain sufficient funds in the designated account.
- All documents relating to the opening of the account must be completed and signed by the customer, including but not limited to the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) declarations.

Change of Address and Information

- You must inform us of any changes to your contact details to ensure that all correspondence reaches you promptly.
- You may update your contact details at any branch or through the Contact Centre. When contacting the Contact Centre, only identity verification is required, and no documents need to be signed.

Digital Disclosure and Consent for Use of Customer Information

- The PDS is available digitally in English and Bahasa Malaysia. It will be provided during the application process, at the point of contracting and throughout the loan tenure via the AFFIN Always website. We will notify you through our communication channels of any material changes to the product or revisions to your instalments.

If you have any questions or require assistance or wish to file a complaint on AFFIN BizFlexi Save, you can:

Call us at 03-8230 2222

Visit www.affinalways.com/en/affin-bizflexi-save

Complete our online feedback form available at our websites:
www.affingroup.com/en/affin-customer-care

Email address:
Yourvoice@affingroup.com

Scan the QR code below to explore our Bank's financing solutions.

If you have difficulties in making payments, you can:

Contact us at 03-2301 6900/6904/6905/6906/6908/6993 (Asset Quality Management)
Available Monday to Thursday from 8.45 am to 5.45 pm, and Friday from 8.45 am to 4.45 pm.

CUSTOMER'S ACKNOWLEDGEMENT *

Please ensure that you complete this section and fully understand the contents of this PDS before signing.

☐ I acknowledge that Affin Bank Berhad 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.***

Name: _____

Date: