PRODUCT DISCLOSURE SHEET ("PDS")

Dear Customer,

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

AFFIN BANK

AFFIN BANK BERHAD ("Bank")
Date: 24/08/2026

1. WHAT IS AFFIN CAGAFIRST?

- **AFFIN CagaFirst** is a Term Loan ("TL") facility for the purpose of financing completed or under-construction residential properties for owner occupation.
- This facility is guaranteed by Cagamas SRP Berhad ("CSRP").
- You are offering your property as a security for this loan.

2. KNOW YOUR OBLIGATIONS

For this loan as an illustration:

Your Loan Amount	:	RM	500,000.00
Your Monthly Instalment	:	RM	2,321.00
Loan Tenure (Years)	:		35
Standardised Base Rate ("SBR")*	:	p.a.	2.75%
Effective Interest Rate	:	SBR +	1.60%
In total you will pay at the end of 35 years	**:**	**RM**	**974,820.00**

IMPORTANT:
- The interest is a floating rate and calculated on a monthly rest basis.
- All calculations and information above are for illustrative purposes only.

It is your responsibility to:

- Read and understand the key terms in the contract 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 Overnight Policy Rate ("OPR") rises.
- Contact us immediately, if you are unable to pay your monthly instalment.

Note:
* The SBR is set as the OPR decided by Bank Negara Malaysia.
* The SBR rise or fall due to 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 the Stamp Act 1949 (Revised 1989)
Legal Fees	As charged by the Solicitor
Valuation Fees	As charged by the Valuer
Retrieval of Security Documents (per request)	RM30.00 (photocopies for complete set of documents)
Additional Loan Statement (per statement cycle)	RM10.00 per request
Letter of Confirmation for EPF Withdrawal (per request)	RM20.00 per request (Manual) RM20.00 (with or without photocopies of documents) (EPF Portal) No charges
Re-draw Charges/Fees for Excess Payment (per transaction)	RM25.00
Redemption Statement (per account per request)	RM50.00
Late Payment Charges	1% per annum on the amount in arrears till settlement of the amount in arrears
Audit Confirmation	RM50.00 per request RM100.00 per request for Financial Year Ended (FYE) more than one (1) year (excluding current year)

* The above Fees and Charges are subject to Sales and Service Tax (where relevant).

3. KNOW YOUR RISK

What happens if you fail to pay your monthly instalments?
- You pay more in total due to Late Payment Charges.
- The Bank may deduct money from a current/savings account you have with us to set-off your loan balance.
- The Bank 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**.

	Today's SBR 2.75% p.a.	If SBR increases by 1.00%	If SBR increases by 2.00%
Monthly instalment for 35 years (RM)	2,321.00	2,637.00	2,970.00
Total interest at the end of 35 years (RM)	474,820.00	607,540.00	747,400.00
Total repayment amount at the end of 35 years (RM)	974,820.00	1,107,540.00	1,247,400.00

IMPORTANT:
- All calculations and information above are for illustrative purposes only.

4. OTHER KEY TERMS

Eligibility

- Malaysian individuals aged 18 years and above.
- Gross Monthly Income up to RM15,000 for individual or joint application.
- First time home buyer only (except for loan application for purchasing PR1MA home up to second home). Written declaration by the borrower(s) to the Bank that the property purchased is for owner occupation only.

Property Eligibility

- Property value up to RM1,000,000.
- All locations in Malaysia.

Margin of Financing ("MOF") & Loan Amount

Property Value	MOF	Loan Amount
Up to RM500,000	Up to 100% of Open Market Value ("OMV") or Sales & Purchase Agreement ("SPA") Price, whichever is lower + 10% (MRTA/CLTA/CRTA2, legal and documentation cost, stamping and valuation fee)	Up to RM500,000
> RM500,000 to RM1,000,000	Up to 100% of Open Market Value ("OMV") or Sales & Purchase Agreement ("SPA") Price, whichever is lower	Up to RM1,000,000

Loan Tenure

- Up to 35 years or until the age of 70 years, whichever is earlier.

Requirement on Financial Education

- It is mandatory for first time home buyers with gross monthly household income up to RM5,000, purchasing a residential property up to RM300,000, to complete an online financial education module offered by Agensi Kaunseling and Pengurusan Kredit ("AKPK") via its "Rumahku" portal at http://power.akpk.org.my.
- The online financial education module certificate is to be printed and submitted to the Bank prior to submitting the loan application.

Partial Payment/Prepayment

- No prepayments or partial payments (except the interest servicing amount) are allowed at any time before the loan is fully disbursed.

Advance Payment

- Any repayment that is in excess of the monthly instalment without prior notice is defined as Advance Payment.
- This Advance Payment will be used to off-set future instalments. It will not reduce the loan outstanding and will not benefit from savings on daily interest charged.

Redraw of Advance Payment

- Redraw of Advance Payment is only available provided that the loan has been fully disbursed.

Lock-in Period

- The Bank does not impose a lock-in period for this loan and there is no fee for early settlement before maturity.

Insurance Coverage

- **Mortgage Reducing Term Assurance ("MRTA")/ Credit Level Term Assurance ("CLTA")/ Credit Reducing Term Assurance 2 ("CRTA2") is optional but highly encouraged.**

  You are encouraged to obtain our insurance policy that covers you against unforeseen death or total permanent disability as it will pay off the outstanding loan based on a table of benefits, which you may further enquire about with us.

  The Bank may provide loan for the MRTA/CLTA/CRTA2 contribution.
- **Compulsory Fire Insurance.**

  Fire insurance is required to cover the property against damages or destruction caused by fire.

Note: The Bank will provide a quote for any Insurance coverage offered by the Bank's Insurance panel. However, you are also free to choose Insurance services from other Insurance provider.

Change of Address and Information

- 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. You may update your personal and contact information at any AFFIN branch or via the AFFIN Contact Centre.

Digital Disclosure and Consent for Use of Customer Information

- The PDS is available digitally in English and Bahasa Melayu. It will be provided prior to application, at the point of contracting, and during the term via our AffinAlways website. We will notify you of material product changes and revised instalments via our communication channels.

If you have any questions or require assistance on AFFIN CagaFirst, you can:

Call us at 03-8230 2222 (General Enquiries & Contact Centre)	Scan the QR code below for our Bank's loan products.
Visit www.affinalways.com/en/affin-cagafirst	
Complete our online feedback form available at our websites: www.affingroup.com/en/affin-customer-care	

If you have difficulties in making payments, you can:

Call us at 03-8230 2828 (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.

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit ("AKPK")

Call AKPK at 03-2616 7766

CUSTOMER'S ACKNOWLEDGEMENT *

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

☐ 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:

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