

## PRODUCT DISCLOSURE SHEET ("PDS")

Dear Customer,

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



AFFIN BANK BERHAD ("Bank")

Date: 03/06/2025

### 1. WHAT IS AFFIN CREDIT PLUS?

- AFFIN Credit Plus** is a Personal Loan ("PL") or Overdraft ("OD") or a combination of PL and OD facility for the purpose of refinancing completed unencumbered residential and non-residential properties.
- This PDS described the **Overdraft ("OD")** of AFFIN Credit Plus.
- You are offering your property as a security for this overdraft.

### 2. KNOW YOUR OBLIGATIONS

#### For this overdraft as an illustration:

Your Overdraft Limit	:	RM	350,000.00
Overdraft Tenure (Years)	:		35
Your Overdraft Utilisation	:	RM	250,000.00
Standardised Base Rate ("SBR")*	:	p.a.	3.00%
Effective Interest Rate on Utilised Limit	:	SBR +	1.55%
Effective Interest Rate on Unutilised Limit	:	p.a.	1.00%
Monthly Interest on Utilised Limit	:	RM	966.10
Monthly Interest on Unutilised Limit*	:	RM	84.93
Total Monthly Interest Payment	:	RM	1,051.03
<b>In total you will pay at the end of 35 years</b>	:	<b>RM</b>	<b>691,431.51</b>

#### IMPORTANT:

- \*\* For overdraft limit above RM250,000.00 only.
- The interest is a floating rate and calculated on a daily 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 interest timely and in full for 35 years. Speak to us if you wish to settle your overdraft earlier.
- Ensure you can afford to pay a higher interest if the Overnight Policy Rate ("OPR") rises.
- Contact us immediately, if you are unable to pay your monthly interest.

#### 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 Duties	As per the Stamp Act 1949 (Revised 1989)
Legal Fees	As charged by the Solicitor
Valuation Fees	As charged by the Valuer
Security Document Retrieval (per request)	RM30.00 (Photocopies for complete set of documents)
Additional Loan Statement (per request)	RM10.00
Letter of Confirmation for EPF Withdrawal (per request)	Not applicable
Re-draw Charges/Fees for Excess Payment (per transaction)	Not applicable
Redemption Statement (per request)	RM50.00
Commitment Fee	1% per annum on unutilised limit for overdraft limit above RM250,000

\* 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 interest?

- The Bank may deduct money from a current/savings account you have with us to set-off your overdraft 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 interest may increase during the tenure of your overdraft.

- 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 interest**.

	Today's SBR 3.00% p.a.	If SBR increases by 1.00%	If SBR increases by 2.00%
Monthly interest payment for 35 years (RM)	1,051.03	1,263.36	1,475.68
Total interest at the end of 35 years (RM)	441,431.51	530,609.59	619,787.67
Total repayment amount at the end of 35 years (RM)	691,431.51	780,609.59	869,787.67

#### IMPORTANT:

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

#### 4. OTHER KEY TERMS

##### Eligibility

- Age of 18 years and above.

##### Property Eligibility

- Property value of RM200,000 and above.
- All locations in Malaysia.

##### Margin of Financing ("MOF")

###### For a combination of TL and OD Facility

Up to 90% of Open Market Value ("OMV") + 5% (MRTA/CLTA/CRTA, legal and documentation cost, stamping and valuation fee).

###### For loan value less than RM500,000

The maximum OD portion is up to 50% of total loan amount

###### For loan value on or above RM500,000

The maximum OD portion is up to 70% of total loan amount

###### For a Full OD Facility

Up to 50% of Open Market Value ("OMV") + 5% (MRTA/CLTA/CRTA, legal and documentation cost, stamping and valuation fee).

(applicable to property value of RM500,000 and above only)

##### Overdraft Limit

- Up to RM15,000,000 (subject to eligibility).

##### Overdraft Tenure

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

##### Requirement on Financial Education

- Not applicable.

##### Partial Payment/Prepayment

- Not applicable.

##### Advance Payment

- Not applicable.

##### Redraw of Advance Payment

- Not applicable.

##### Lock-in Period

- The Bank does not impose a lock-in period for this overdraft 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 ("CRTA") 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 overdraft based on a table of benefits, which you may further enquire about with us.

The Bank may provide loan for the MRTA/CLTA/CRTA 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.
- In accordance with AFFIN Bank's policy/guidelines and per standard security documents, any changes of contact details must be in writing and duly signed off by the customer(s) and addressed to Affin Bank Berhad.

#### **If you have any questions, require assistance or wish to file a complaint on AFFIN Credit Plus, you can:**



Call us at 03-8230 2222 (General Enquiries & Contact Centre)  
Available daily from 8.00 am to midnight, including public holidays.



Visit [www.affinalways.com/en/affin-credit-plus](http://www.affinalways.com/en/affin-credit-plus)



Complete our online feedback form available at our websites:  
[www.affingroup.com/en/affin-customer-care](http://www.affingroup.com/en/affin-customer-care)

Scan the QR code below for our Bank's loan products.



#### **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: \_\_\_\_\_