

## 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 **Personal Loan ("PL")** of AFFIN Credit Plus.
- 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	350,000.00
Your Monthly Instalment	:	RM	3,636.00
Loan Tenure (Years)	:		10
Standardised Base Rate ("SBR")*	:	p.a.	3.00%
Effective Interest Rate	:	SBR +	1.55%
<b>In total you will pay at the end of 10 years</b>	:	<b>RM</b>	<b>436,320.00</b>

#### IMPORTANT:

- 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 instalment timely and in full for 10 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 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)	RM25.00
Redemption Statement (per request)	RM50.00
Late Payment Charges	1% per annum on the amount in arrears till settlement of the amount in arrears

\* 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 3.00% p.a.	If SBR increases by 1.00%	If SBR increases by 2.00%
Monthly instalment for 10 years (RM)	3,636.00	3,808.00	3,984.00
Total interest at the end of 10 years (RM)	86,320.00	106,960.00	128,080.00
Total repayment amount at the end of 10 years (RM)	436,320.00	456,960.00	478,080.00

#### 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")

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

##### Loan Amount

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

##### Loan Tenure

- Up to 10 years or until the age of 70 years, whichever is earlier.

##### Requirement on Financial Education

- Not applicable.

##### 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 but will 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 ("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 loan 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:

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