

<p>PRODUCT DISCLOSURE SHEET</p> <p>(REMINDER: You are reminded to read and understand the terms and conditions of this Product Disclosure Sheet before signing below. In the event there are any terms and conditions in this Product Disclosure Sheet you do not understand, you are advised to obtain further clarification with the Bank's staff, representative or agent before signing below.)</p>	<p>Affin Bank Berhad 197501003274 (25046-T)</p> <p>Amanah Saham Bumiputera (ASB/ASB2) Loan</p> <p>Date :</p>
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1. What is this product about?

AFFIN ASB Loan is a term loan facility to purchase Amanah Saham Bumiputera (ASB) or Amanah Saham Bumiputera 2 (ASB2) units managed by Amanah Saham Nasional Berhad (ASNB) through the issuance of ASB or ASB2 certificate which the said certificate will be pledged as security for the loan.

2. What do I get from this product?

- Margin of Financing : 100% of nominal value of ASB/ASB2 units
105% inclusive of Amanah Saham Reducing Term Assurance
- Interest rate :

Tier	Loan Amount	Rate (SBR +)
1	RM5,000 to RM49,000	2.15% (ER = 5.15%)
2	RM50,000 to RM99,000	2.10% (ER = 5.10%)
3	RM100,000 to RM200,000	2.00% (ER = 5.00%)

Note:

- ER: Effective Rate
 - SBR: Standardised Base Rate as at 8 May 2023 : 3.00%
 - Promotional rate may be available from time to time. Please check with the Sales Personnel at the nearest branch.
- Tenure : Minimum – five (5) years
Maximum up to forty (40) years or age seventy (70) years, whichever is earlier.

3. What is the Standardised Base Rate (SBR)?

The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.

4. What are possible scenarios to trigger a change in the SBR?

The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).

5. Historical benchmark COF in the last three (3) years:

Please refer to AffinAlways.com for the latest historical data.
(Go to PERSONAL > My Loans and Financing > Personal > AFFIN Amanah Saham Bumiputera Loan > Important Information > Benchmark Cost of Funds used to determine the Standardised Base Rate)

6. What are my obligations?

- Example :**

Total amount borrowed : RM100,000
 Margin of finance : 100%
 Tenure : 40 years
 Interest rate : SBR + 2.00% per annum (5.00%)

- Obligations :**

Monthly installment : RM482.20

Total repayment amount at the end of 40 years is RM231,456.00

Important: Your monthly instalment and total repayment amount will vary if Standardised Base Rate (SBR) changes.

Example as follows:

Rate	Today (SBR = 3.00% per annum)	If SBR goes up 1% per annum	If SBR goes up 2% per annum
Monthly installment	RM482.20	RM550.21	RM621.43
Total interest cost at the end of 40 years	RM131,456.00	RM164,100.80	RM198,286.40
Total repayment amount at the end of 40 years	RM231,456.00	RM264,100.80	RM298,286.40

7. What are the fees and charges that I must pay?

- ASNB Certificate Fee – RM50.00
- Stamp Fee – RM10.00
- ASNB certificate fee and stamp fee will be debited with customer first month’s loan instalment
- The fees and charges will be paid to ASNB and Inland Revenue Board of Malaysia respectively.
- As per all other terms and conditions in the ASB Application Form cum Letter of Offer

8. What if I fail to fulfill my obligations?

If you have problem meeting your financing obligation, contact us at your earliest convenience to discuss the repayment alternatives. Delay on your part could lead the following consequences:

- Late payment charges of 1% per annum on the amount in arrears, causing the total outstanding sum to increase.
- In the event that your facility is in two (2) months arrears, the pledged ASB/ASB2 Certificate will be disposed/liquidated immediately and the proceeds will be used for settlement of the financing.
- We may set-off any credit balance in account maintained with us against any outstanding balance in this financing account.
- Legal action will be taken if you fail to respond to the reminder notices.
- Legal action against you may affect your credit rating.

9. What if I fully settle the financing during the lock-in period?

No lock-in period imposed if you settle the financing before the lock-in period.

10. Do I need any insurance coverage?

Amanah Saham Reducing Term Assurance (ASRTA) is optional but highly encouraged. ASRTA is a monthly reducing term plan. It provides protection to the assured member in the event of death, diagnosis of terminal illness (TI) or total and permanent disability (TPD). It pays a reduced sum assured if any of the said events occurs. The death and TI coverage are up to coverage term whereas TPD coverage is up to the coverage term or age seventy (70) whichever is earlier.

Financing of ASRTA premium is also available.

11. Do I need a guarantor or collateral?

- Guarantor is required to support the borrower's loan application in the event the borrower does not meet the financing criteria.
- Your ASB/ASB2 Certificate will be used as collateral.

12. What are the major risks?

The interest rate on this loan is floating and it is pegged to the Standardised Base Rate (SBR). Interest rate may change in accordance to the reference rates. An increase in interest rate may result in higher monthly repayment.

13. What do I need to do if there are changes to my contact details?

- 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 to AFFIN BANK's ("Bank") policy/guidelines and per standard security documents, any change of contact details must be in writing duly signed off by the borrower(s) and addressed to the Bank.

14. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

<u>Address</u> AFFIN BANK BERHAD Asset Quality Management Department 401 & 501, Block C, Kelana Business Centre, Jalan SS7/2, 47301 Kelana Jaya, Selangor Darul Ehsan.	<u>Contact No.</u> Operating Hours: 8.45 a.m. – 5.45 p.m. (Monday – Thursday) 8.45 a.m. – 4.45 p.m. (Friday)	03-8230 2828
	<u>Fax No</u>	03-7947 5400 03-7947 5540

- Alternatively, you may seek the services of Agensi Kaunseling and 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:

<u>Address :</u> Agensi Kaunseling dan Pengurusan Kredit (AKPK) Level 5 and 6, Menara Bumiputra-Commerce, Jalan Raja Laut, 50350 Kuala Lumpur.	AKPK Infoline	03-2616 7766
	Fax No.	03-2616 7601
	E-mail	enquiry@akpk.org.my
	Operating Hours	9:00 a.m. – 5:00 p.m. (Monday – Friday)

- If you wish to complain on the product or services provided by us, you may contact us at:

<u>Address:</u> Customer Care & Quality Level 19, Menara AFFIN Lingkaran TRX,	<u>Call Centre</u> Operating Hours: 8:00 a.m. – 12:00 a.m. (Monday – Sunday)	03-8230 2222
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Tun Razak Exchange, 55188 Kuala Lumpur	<u>Customer Careline</u> Operating Hours: 8:45 a.m. – 5:45 p.m. (Monday – Thursday) 8:45 a.m. – 4:45 p.m. (Friday)	1-800-88-3883
	Fax No.	03-2026 1104
	E-mail	yourvoice@affingroup.com
	Website	https://www.affingroup.com https://AffinAlways.com

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

<u>Address :</u> BNMLINK (Laman Informasi Nasihat dan Khidmat) Bank Negara Malaysia Blok D, Jalan Dato' Onn 50480 Kuala Lumpur	Contact No. Operating Hours: 9:00 a.m. – 5:00 p.m. (Monday – Friday)	1-300-88-5465 (1-300-88-LINK) +603-2174 1717 (overseas)
	Fax No.	03-2174 1515
	E-mail	bnmtelelink@bnm.gov.my
	eLINK Web Form	https://telelink.bnm.gov.my/

15. Where can I get further information?

Should you require additional information about taking ASB loan, please contact us at our nearest branch to you or call our Call Centre no. 03-8230 2222 or visit our website AffinAlways.com for further details.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR TERM LOAN.

The information provided in this disclosure sheet is valid as at 8 May 2023

ACKNOWLEDGEMENT

I/We hereby acknowledge that the key terms of this product disclosure sheet, in particular, the terms affecting my/our obligations, have been adequately explained to me/us by the Bank's staff, representative or agent.

Signature : _____

Name : _____

NRIC : _____

Date : _____