

PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on AFFIN Amanah Saham Bumiputera (ASB/ASB2) Loan. Other customers have read this PDS and found it helpful, you should read it too.



AFFIN BANK BERHAD ("Bank")

Date:

1. WHAT IS AFFIN ASB LOAN?

AFFIN ASB Loan is a term facility secured by Amanah Saham Bumiputera (ASB) & Amanah Saham Bumiputera 2 (ASB2) units managed by Amanah Saham Nasional Berhad (ASNB).

2. KNOW YOUR OBLIGATIONS

For this financing as an illustration:

Your Loan Amount	:	RM	100,000.00
Your Monthly Instalment	:	RM	431.00
Loan Tenure (Years)	:		40.00
Standardised Base Rate (SBR)	:	p.a.	2.75%
Effective Rate	:	SBR +	1.45%
In total you will pay	:	RM	206,622.10
Margin of Financing over security	:	%	100.00

IMPORTANT:

- The interest is a floating rate and calculated on a monthly rest basis.
- All calculations and information above are for illustration 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 40 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 rises or falls 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 Stamp Act 1949 (Revised 1989)
ASNB Certificate Fee	RM50.00 (payable to ASNB)
Processing Fees	No charges
Redemption statement (per request)	No charges
Security document retrieval fee (per request)	RM30.00
Restructuring/Rescheduling fee (per request)	No charges
Additional financing statement (per request)	RM10.00

Note : 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 of 1% per annum on the amount in arrears.
- The Bank may deduct money from a current/savings account you have with us to set-off your loan balance.
- The Bank may liquidate the security 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 40 years (RM)	431.00	496.00	565.00
Total interest at the end of 40 years (RM)	106,622.10	137,848.26	170,825.03
Total payment amount at the end of 40 years (RM)	206,622.10	237,848.26	270,825.03

IMPORTANT:

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

4. OTHER KEY TERMS

Eligibility

- Malaysian individual aged 18 years old and above.
- Eligible for ASB/ASB2 investor under ASNB guidelines.

Prepayment

- The Customer is entitled to make prepayment of the Facility whether in part or in full at any time during the tenure of the Facility by giving at least one (1) month advance written notice to the Bank and paying the settlement amount to the Bank.

Over Payment

- Any payment that is in excess of the monthly instalment with no prior notice is defined as overpayment. This overpayment will be used to offset future instalment and will not reduce the Facility outstanding.

Lock-in Period

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

Insurance Coverage

- You are encouraged to take 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.

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 operators.

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

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



Call us at 03-8230 2222



Visit www.affinalways.com/en/affin-amanah-saham-bumiputera-loan



Email us at yourvoice@affingroup.com



If you have difficulties in making payments, you can:



Call us at 03-82302828

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



Call AKPK at 03-26167766

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: _____