

PRODUCT DISCLOSURE SHEET (PDS)



AFFIN BANK BERHAD ("Bank")

Date: 10/11/2025

Dear Customer,

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

1. WHAT IS AFFINGEM FINANCING SCHEME?

AFFINGEM Financing Scheme

- A dedicated financing scheme offered to Women Entrepreneurs; women-owned and controlled business to obtain competitive financing terms for the purpose working capital and/or capital expenditure. Financing is collateral-free (up to RM1 million) with banca financing option and deduction of ancillary cost from the approved facility limit.
- This financing scheme shall be guaranteed by Syarikat Jaminan Pembiayaan Perniagaan (SJPP). However, collateral may be imposed for financing amount exceeding RM1 million (maximum financing for start-up company is up to RM300,000).
- For Sole Proprietorship, must be owned and controlled by women of Malaysian citizenship, and for Partnership, Limited Liability Partnership (LLP) and Private Limited Company, 51% of shares held and controlled by women of Malaysian citizenship.

2. KNOW YOUR OBLIGATIONS

Illustration

For Term Loan under this AFFINGEM Financing Scheme Program as an illustration: -

Your Financing Amount	:	RM	1,000,000.00
Your Monthly Instalment	:	RM	15,367.90
Financing Tenure (Years)	:		7
Ceiling Profit Rate (CPR)	:	p.a.	12%
Base Lending Rate (BLR)	:	p.a.	6.56%
Effective Lending Rate (ELR)	:	BLR +	1%
Bank's Sale Price	:	RM	1,482,829.55
In total you will pay at the end of 7 years	:	RM	1,290,904.02

Your monthly instalment/settlement amount may increase during the tenure of your financing.

The BLR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in BLR means that you have to pay a higher monthly instalment.

	Today's BLR 6.56% p.a.	If BLR increases by 1.00%	If BLR increase by 2.00%
Monthly instalment for 7 years (RM)	15,367.90	15,866.67	16,374.72
Total profit at the end of 7 years (RM)	290,904.02	332,800.63	375,476.88
Total payment amount at the end of years (RM)	1,290,904.02	1,332,800.63	1,375,476.88

For Overdraft under AFFINGEM Financing Scheme Program as an illustration: -

Your Financing Limit	:	RM	1,000,000.00
Financing Tenure (Years)	:		10
Ceiling Profit Rate (CPR)	:	p.a.	12%
Base Lending Rate (BLR)	:	p.a.	6.56%
Effective Lending Rate (ELR)	:	BLR +	1.00%
Bank' Sale Price	:	RM	1,200,000.00
Total Utilisation	:	RM	100,000.00
Montly Profit (to be paid)	:	RM	630.00
In total you will pay at the end of 10 years	:	RM	175,600.00

Your monthly instalment/settlement amount may increase during the tenure of your financing.

The BLR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in BLR means that you have to pay a higher monthly instalment.

	Today's BLR 6.56% p.a.	If BLR increases by 1.00%	If BLR increase by 2.00%
Monthly profit for 10 years (RM)	630.00	713.33	796.67
Total profit cost at the end of 10 years (RM)	75,600.00	85,600.00	95,600.00
Total payment amount at the end of 10 years (RM)	175,600.00	185,600.00	195,600.00

Note :

All calculations and information are for illustration purposes only. The illustrations may not reflect the specific conditions or requirements of each facility.

It is your responsibility to:



Read and understand the key terms in the contract before you sign it.



Pay your monthly instalment / settlement amount timely and in full in accordance to your financing tenure. Speak to us if you wish to settle your financing earlier.



Contact us immediately, if you are unable to pay your monthly instalment.

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)
Legal fee	Will be borne by Customer (if any).
SJPP Guarantee Fee (If any)	The guarantee fee is payable to SJPP based on specific rate on the coverage amount in advance on yearly basis. The fee rate will subject to the terms and conditions imposed by SJPP
Facility Fee / Annual Review Fee / Other Fees	No fees will be imposed on SME Customer Up to 5.0% of the approved limit will be imposed on Commercial Customer
Commitment Fee	For Overdraft only 1.0% per annum on unutilized amount

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, compounding of interest.
- The Bank may deduct money from a current/savings account you have with us to set-off your financing 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.
- If the customer defaults on the facility, the Bank may charge a prescribed rate on the outstanding balance, with a 21-day prior written notice.

4. OTHER KEY TERMS

What if I fully settle the financing before its maturity?

- The Borrower shall have given the Bank three (3) months written notice or any other period approved by the Bank, stating the amount to be prepaid and the date of such prepayment, failing which three (3) months interest in lieu thereof will be charged.

Do I need any insurance coverage?

- You are highly recommended to purchase life insurance to cover the life of any director(s) or owner(s) or guarantor(s) or shareholder(s) with the bank's preferred insurance partners.
- Notwithstanding this, you are free to use the service of any Insurance companies of your choice that provide adequate coverage against such risks as the Bank may require and determine fit.

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

- It is important that the Customer informs the Bank (written notice to be sent to the account holding branch) of any changes in the Customer's contact information to ensure that all correspondences reach the Customer in a timely manner.

How disbursement of the facility will be made?

- The Facility will be released in one lump sum or in stages depending the financing that is approved.
- Customer is required to sign-up for Standing Instruction (SI) for installment of the Term Loan facility.
- Kindly ensure there is sufficient month-end balance in the current account for the Term Loan repayment. All the documents relating to account opening will be provided and signed-off by Customer including but not limited to the Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) declaration.

If you have any questions or require assistance or wish to file a complaint on AFFINGEM Financing Scheme, you can:



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



Visit www.affinalways.com/en/affingem-financing-scheme



Complete our online feedback form available at our websites:
www.affingroup.com/en/affin-customer-care

Scan the QR code below for our Bank's financing 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 03-26167766

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: _____