PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your term loan.
Other customers have read this PDS and found it helpful; you should read it too.

AFFIN BANK BERHAD ("Bank")

Tarikh: 18/12/2025

1.WHAT IS AFFIN BIZSOLAR?

AFFIN BizSolar provides financing for the purchase and installation of Solar PV Systems for business properties. This aligns and support the Enrivonmental, Social, and Governance ("ESG") objectives and the Government's 12th Malaysia Plan for renewable and sustainable energy.

- The purpose of this facility is to finance your Capital Expenditure (CAPEX) for the purchase and installation of a Solar Photovoltaic (PV) System at business premises.
- **Financing amount**: Up to RM5,000,000.00
- **Financing tenure**: Up to 10 years (120 months)
- **Margin of Financing (MOF)**: Up to 100% of total Solar PV System cost (system, installation, inverter, charge controller, battery storage, and related items).
- **Collateral or Security**: Property*, specific debenture, or Syarikat Jaminan Pembiayaan Perniagaan (SJPP) guarantee (where applicable).

* If your facility is secured against property, the property charge will remain in place for the entire financing tenure to secure the outstanding amount until full settlement.

2. KNOW YOUR OBLIGATIONS

For this term loan as an illustration: -

Your financing amount	:	RM	500,000.00
Your monthly installment	:	RM	6,017.00
Financing Tenure (Years)	:		10
Base Lending Rate (BLR)	:	p.a.	6.56%
Effective Lending Rate	:	BLR +	1.25%
In total you will pay	**:**	**RM**	**721,955.79**

IMPORTANT:
- 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 installment on time and in full throughout the 10 years financing tenure. Contact us if you wish to settle your loan early.


Ensure you can afford higher installments if OPR/BLR rises.


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

Note:
The Base Lending Rate (BLR) or Overnight Policy Rate (OPR) is set by Bank Negara Malaysia. The BLR can increase or decrease 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)
Legal fees	As charged by solicitor
Disbursement Fee / Processing Fee	No fee imposed
Facility Fee / Annual Review Fee / Other Fees	SME Customers: No fees Commercial Customers: Up to 5.0% of the approved limit

Note: Please refer to the Bank's Letter of Offer for any other fees and charges.

3. KNOW YOUR RISKS

What happens if you fail to pay your monthly installment?
- You will incur late payment charges and compounded of interest, increasing your total repayment amount.
  The Bank may:
- Imposed a prescribed penalty rate on the outstanding balance (with 21 days' prior written notice)
- Set-off funds from your other accounts with the Bank.
- Foreclose secured property or take legal action.
- Your credit score may be negatively affected, making future credit more difficult or expensive.

⚠ Important Risk Notice:
Your monthly installment may increase if there is a rise in the Base Lending Rate (BLR) or Overnight Policy Rate (OPR) set by Bank Negara Malaysia. This means you will be required to pay a higher monthly installment.

	Today's BLR 6.56% p.a.	If BLR increase by 1.00%	If BLR increase by 2.00%
Monthly installment for 10 years (RM)	6,017.00	6,283.00	6,556.00
Total Profit at the end of 10 years (RM)	221,955.79	253,898.75	286,605.10
Total payment amount at the end of 10 years (RM)	721,955.79	753,898.75	786,605.10

IMPORTANT:
***** All calculations and information above are for illustration purposes only.

Confidential [ ], Internal/Private [X], Public [ ]

4. OTHER KEY TERMS

What if I fully settle the financing before its maturity?

- You may fully settle before maturity by giving the Bank three (3) months' written notice (or other period approved by the Bank), stating amount to be prepaid and date of such prepayment. If notice is not given, three (3) months' interest in lieu will be charged. No separate early settlement fee applies.

Do I need any Insurance coverage?

- You are strongly encouraged to obtain life insurance to cover key persons (such as directors, owners, guarantors, or shareholders).
- While the Bank may recommend its preferred insurance partners, you are free to choose any insurer that provides adequate coverage acceptable to the Bank.

Change of Contact Details

- You must promptly inform the Bank in writing (send notice to your account-holding branch) of any changes to your contact details.This ensures all correspndence reaches you on time.

Disbursement of the Facility

- Disbursement may be made in one lump sum or in stages,subject to the approved financing terms and fulfillment of conditions precedent.
- The customer is to provide acknowledgement / confirmation of the deliverables prior to final loan disbursementand payment claims issued by the solar PV vendor to the Bank for disbursement.
- Sign-up for Standing Instruction (SI) for term loan repayments and maintain sufficient funds in the designated account.
- 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.

Digital Disclosure and Consent for Use of Customer Information

- The PDS is available digitally in English and Bahasa Melayu. It will be provided prior to application, at the point of contracting, and during the term via our AffinAlways website. We will notify you of material product changes and revised installments via our communication channels.

If you have any questions or require assistance on your term loan financing, you can:

Call us at 03-8230 2222 (General Enquiries & Contact Centre) Available daily from 8.00 am to midnight, including public holidays	Scan the QR code below for our Bank's financing products.
Visit www.affinalways.com	
Complete our online feedback form available at our websites: www.affingroup.com/en/affin-customer-care	

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: