

## PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer

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



AFFIN BANK BERHAD ("Bank")

Tarikh: 10/11/2025

### 1. WHAT IS OVERDRAFT Facility?

- Overdraft is a revolving credit that remains open as long as the borrower handles the account in a satisfactory manner and complies with the terms and conditions stipulated by Affin Bank Berhad.
- The facility is generally used for working capital financing and it provides flexibility to the borrower to utilize and to repay at any time via Current Account maintained with the Bank.
- Overdraft facility may be against collateral acceptable to the Affin Bank Berhad such as property, land, and fixed deposit.
- This facility is subject to periodic review and at the discretion of the Bank can be recalled or terminated on-demand.

### 2. KNOW YOUR OBLIGATIONS

#### For this overdraft as an illustration: -

Your Facility Amount	:	RM	100,000.00
Your Facility Utilisation	:	RM	20,000.00
Base Lending Rate (BLR)	:	p.a.	6.56%
Effective Interest Rate on Utilised Limit	:	BLR+	2.00%
Effective Interest Rate on Unutilised Limit*	:	p.a.	1.00%
Monthly Interest on Utilised Limit	:	RM	140.71
Commitment Fee	:	RM	65.75
<b>Total Monthly Interest Payment</b>	:	<b>RM</b>	<b>206.47</b>

#### 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 profit payment timely. Speak to us if you wish to settle your Facility earlier.



Ensure you can afford to pay a higher monthly profit payment if the Overnight Policy Rate (OPR) rises.



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

#### Nota:

The BLR is set as the Overnight Policy Rate (OPR) decided by Bank Negara. The BLR can 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 Duty	As per Stamp Act 1949 (Revised 1989)
Processing Fees	No charges
Legal Fee	As charged by solicitor
Facility Fee / Annual Review Fee / Other Fees	Up to 5.0% of the approved limit will be imposed on Commercial Customer
Commitment Fee	1.0% per annum on unutilized amount

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

### 3. KNOW YOUR RISK

#### What happen if you fail to pay your monthly installment?

- You pay more in total due to late payment charges, compounding of interest.
- The Bank may deduct money from a 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 to 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.
- If there is late payment of interest or instalments, late payment interest of 1.0% per annum shall be charged on late interest and/or instalment amounts for the overdue period.

#### Your monthly interest payment may increase from time to time.

- 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 increases by 2.00%
(a) Monthly Interest on Utilised Limit	RM 140.71	RM 157.15	RM 173.59
(b) Commitment Fee	RM 65.75	RM 65.75	RM 65.75
(c) Total Monthly Interest Payment	RM 206.47	RM 222.90	RM 239.34

#### IMPORTANT:

All calculations and information above are for illustration purposes only.

#### 4. OTHER KEY TERM

##### 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 Overdraft facility shall be made available at your disposal by tagging the approved limit to your Current Account with the Bank.
- Kindly ensure the utilization of Overdraft facility is at all time within the approved limit
- 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 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

##### If you have any questions or require assistance on your Overdraft Facility, 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](http://www.affinalways.com)
- 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 financing products.



##### CUSTOMER'S ACKNOWLEDGEMENT \*

Ensure you are filling this section yourself and aware what you are placing your signature for.

- ☐ I acknowledge that Affin Islamic 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: \_\_\_\_\_