

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")

Date: 10/11/2025

1. WHAT IS TERM LOAN?

- Term Loan is a non-revolving credit facility that has a predetermined maturity date and repayment schedule.
- Term loan may be used for financing the purchase of fixed assets such as properties or machineries and for working capital.
- Collateral acceptable to the Affin Bank Bhd such as property and fixed deposit may be requested depending on the Bank credit assessment on the applicant and purpose of financing.

2. KNOW YOUR OBLIGATIONS

For this term loan as an illustration: -

Your financing amount	:	RM	500,000.00
Your monthly instalment	:	RM	7,934.00
Financing Tenure (Years)	:		7
Base Lending Rate (BLR)	:	p.a.	6.56%
Effective Lending Rate	:	BLR +	2.00%
In total you will pay	:	RM	666,400.32

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 instalment timely and in full for 7 years. Speak to us if you wish to settle your financing 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 BLR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia.
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) and will be borne by the customer
Legal fees	As charged by solicitor and will be borne by the customer (if any)
Disbursement Fee / Processing Fee	No fee on Disbursement / Processing
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

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

3. KNOW YOUR RISKS

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.

Your monthly instalment may increase during the tenure of your loan.

- 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 increase by 1.00%	If BLR increase by 2.00%
Monthly instalment for 7 years (RM)	7,934.00	8,188.00	8,446.00
Total Interest at the end of 7 years (RM)	166,400.32	187,738.44	209,462.53
Total payment amount at the end of 7 years (RM)	666,400.32	687,738.44	709,462.53

IMPORTANT:

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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 on your term loan financing, 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



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

Scan the QR code below:



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: _____

Affin Berikat Berhad

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