

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the housing loan . Be sure to also read the terms in the letter of offer. Seek clarification from your institution if you do not understand any part of this document or the general terms.



PRODUCT: HOUSING LOAN (HL)

Date:

1. What is this product about?

- To part finance the purchase of a residential house for your own occupation
- Housing loan interest rate is on a variable rate basis;
- Interest rate is calculated based on daily rest basis; and
- The property financed will be offered as a security/collateral for the loan

2. What do I get from this product?

- Total amount borrowed: RM _____
(____% of house price)
- Tenure: ____ years
- Base Rate (BR): _____ % p.a. (subject to change)
- Effective lending rate : ____%

3. What is Base Rate (BR)

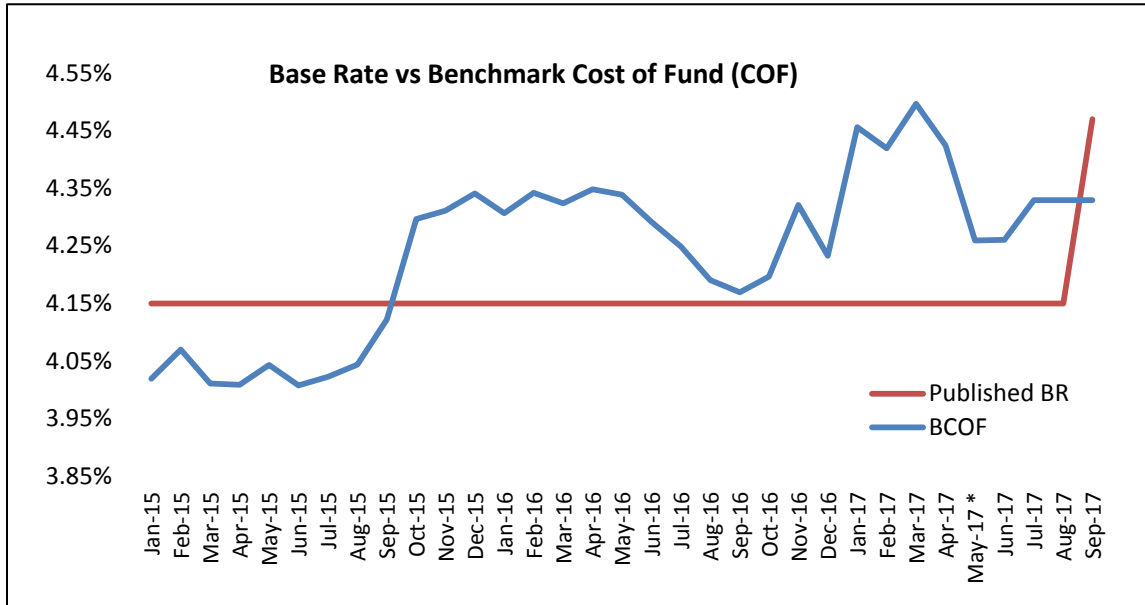
Following the new reference rate framework issued by Bank Negara Malaysia effective 2 January 2015, the new Base Rate (BR) replaces the Base Lending Rate (BLR) in the pricing of new retail floating rate loans and the refinancing of existing loans extended from 2 January 2015 onwards.

The Base Rate will be determined by each financial institution's benchmark cost of funds and the Statutory Reserve Requirement (SRR). Bangkok Bank's BR is derived from three (3) main components, i.e. the KLIBOR, SRR and term deposits.

4. What are possible scenarios to trigger a change in the BR?

The BR will be adjusted following any changes to the monetary policy rate, i.e. the Overnight Policy Rate (OPR), as decided by Bank Negara Malaysia, market conditions (eg KLIBOR/SRR movements) and/or Bangkok Bank's funding structure.

5. Historical Benchmark COF in the past 3 years.



6. What are my obligations?

- Your monthly instalment is RM ____
- Total repayment amount at the end of ____ years is RM ____

Important: Your monthly instalment and total repayment amount will vary if the BR changes.

Rate	Today (BR= ____%)	If BR goes up 1%	If BR goes up 2%
Monthly instalment			
Total interest cost at the end of ____ years			
Total repayment amount at the end of ____ years			

Note: For property under construction, progressive interest must be paid before actual installment commence. It is calculated as below. The progressive interest to be paid by the borrower is dependent upon the amount disbursed by the bank according to the billing received.

$\text{Progressive amount disbursed by bank X [current interest rate X no. days]} = \text{Progressive interest to be paid for the said month.}$	365
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Note: For monthly installment, the interest is calculated based on daily interest as below

$\text{Daily principal balance X interest rate / 365 X number of days} = \text{Interest to be paid for the said month}$

7. What other charges do I have to pay?

- i) Stamp Duties - As per the Stamp Act 1949 (Revised 1989)

- ii) Disbursement Fees - Include fees for registration of charge and other related charges
- iii) Professional Legal Fee - Solicitors fees for preparation of financing agreement
- iv) Valuation Fee - Valuer fees for preparation of formal valuation report (applicable to completed property only)

8. What if I failed to fulfill my obligations?

- Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase.
- If you fail to pay 3 monthly instalments consecutively, we may increase the financing rate.
- We may set-off any credit balance in account maintained with us against any outstanding balance in this financing account.
- Legal action will be taken if you fail to respond to reminder notices. Your property may be foreclosed and you will have to bear all costs. You are also responsible to settle any shortfall after your property is sold.
- Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.

9. What if I fully settle the loan during the lock-in period?

- Lock in Period / Bonding Period: _____ years from the loan First Disbursement.
- Early settlement penalty: _____ % on the original loan amount or RM5,000/-, whichever is higher.

10. Do I need any insurance / Takaful coverage?

- **Mortgage Reducing Term Assurance (MRTA)**, covers death or total and permanent disability. It can be financed by the Bank as part of this facility to help you settle your housing loan in the event something happens to you.
- **Fire Insurance**, covers damages or destruction due to fire to any property charged to the Bank as collateral. This is a compulsory insurance to protect the property and help you cope with any costs of rebuilding or repairing the property in the event of a fire.

Note: The Bank may provide quotations to you for any compulsory insurance offered by the Bank's own panel of insurers. However you are free to use the service of other insurers.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

12. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

KUALA LUMPUR (HO)	03- 2174 6919
JALAN BAKRI BRANCH	06- 953 1001
PENANG AUTO-CITY BRANCH	04- 501 2388
TAMAN MOLEK BRANCH	07- 353 3001
KLANG BANDAR BOTANIC BRANCH	03- 3325 2178

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:
Tingkat 8, Maju Junction Mall

1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 1-800-88-2575
E-mail : enquiry@akpk.org.my

- If you wish to complain on the products or services provided by us, you may contact us at:
Compliance Department
Bangkok Bank Berhad
1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya
No 105, Jalan Ampang ,
50450 Kuala Lumpur.
Tel: 03-2174 6962 / 03 2174 6958
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:
Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur.
Tel : 1-300-88-5465
Fax : 03-21741515
E-mail : bnmtelelink@bnm.gov.my

13. Where can I get further information?

Should you require additional information about our housing loan facility, please contact us at our nearest branch.

14. Other housing loan packages available

No

IMPORTANT NOTE: YOUR HOUSE MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS/PAYMENTS ON YOUR HOME FINANCING.

The information provided in this disclosure sheet is valid as at dd/yy/mm.

I / We hereby confirm having explained the Product Disclosure Sheet (PDS) to the customer.

Staff Name :
Staff ID :

Customer Name :
Date :