


PRODUCT DISCLOSURE SHEET (HOUSING LOAN)

<p>PRODUCT DISCLOSURE SHEET</p> <p>Dear Customer,</p> <p>This Product Disclosure Sheet (PDS) provides you with key information on your housing loan.</p> <p>Other customers have read this PDS and found it helpful, hence you should read it too.</p>	 <div data-bbox="933 624 1428 692">Date: <u>August 2025</u></div>
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1 What is Housing Loan?

BBB Housing Loan Facility is a housing loan calculated on a floating rate basis, with your house will be used as security for this loan.

2 Know Your Obligations

For this housing loan, as an *illustration*:-

- Your loan amount: **RM 350,000**
 - Your monthly instalment: **RM 1,862**
 - Your loan tenure: **35 years**
 - Standardised Base Rate (SBR)*: **2.75%**
 - Effective financing rate: **5.42% p.a.**
- In **total**, you will **pay RM 782,040** at the end of 35 years

You also have to pay the following fees and charges:-

- Stamp Duty: **0.5% of loan amount**
- Disbursement fee: **Include fees for registration of charge, verification of loan-related documents and land/bankruptcy search**
- Processing fee: **Exempted**
- Legal fee: **Solicitor fee as per the Scale in Solicitors' Remuneration Order (SRO)**
- Valuation fee: **For preparing the formal valuation report (applicable for completed properties 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 **35 years**. Speak to us if you wish to settle your loan 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.

The SBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBR can rise or fall due to changes in the OPR.

3 Know Your Risks

What will happen if you fail to pay your monthly instalment?

- 1) You **pay more in total** due to late payment charges, compounding of interest *[if relevant]*.
- 2) We may **increase the effective loan rate** if you fail to pay 3 monthly instalments consecutively.
- 3) We may **deduct** money from a savings account you have with us to set-off your loan balance.
- 4) We may **foreclose** your property or **take legal action** against you.
- 5) Your **credit score** may be affected, leading to credit being more difficult or expensive to you.

Your monthly instalment may increase during the tenure of your loan

The SBR may increase due to rise in OPR set by Bank Negara Malaysia. An increase in SBR means that you have to pay a **higher monthly instalment**. Illustration as below:

	Current Rate	Rate increase by 1%	Rate increase by 2%
Monthly instalment	RM 1,862	RM 2,096	RM 2,340
Total interest cost	RM 432,040	RM 530,000	RM 632,800
Total payment	RM 782,040	RM 880,320	RM 982,800

4 Other Key Terms

- Lock-in period: **Dependent on the approved terms** (to start from dd/mm/yy)
 - Early Termination fee: **1 month notice in writing or paying 1 month interest**
- Insurance coverage is required.

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



Call us at

03-21746802/6919



Visit us at:

www.bangkokbank.com.my



Email us at:

creditmkting.kl@bangkokbank.com
or compliance.kl@bangkokbank.com

Customer's Acknowledgement*

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

- ☐ I acknowledge that Bangkok Bank Berhad has provided me with a copy of the PDS.
- ☐ I have read and understand the key information contained in the PDS.

*A customer's acknowledgment 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: