



ANNOUNCEMENT:

Revised Terms & Conditions for ASNB (Loan/Financing)

11 August 2025

Dear Valued Customers,

Please be informed that the Terms & Conditions for ASNB (Loan/Financing) will be revised effective *01 September 2025. Please click the link below to view the revised Terms and Conditions from 01 September 2025 onwards.

**Note: The effective date is subject to any changes or announcement by Royal Malaysian Custom Department (RMCD)*

Link:	Terms & Conditions for ASNB (Financing) (Islamic)
Link:	Terms & Conditions for ASB Loan (Conventional)

The summary of the changes are as follows:-

Documents	Revision	Remarks
Terms & Conditions for ASNB Loan (Conventional)	A. Revision to the following clauses: <ul style="list-style-type: none">➤ 2. Kemudahan➤ 6. Fi, Kos Dan Perbelanjaan Lain➤ 13. Insurans B. Revision of documents description.	<ul style="list-style-type: none">➤ Inclusion of Service Tax (Cukai Perkhidmatan) into clause number 2 & 6.➤ Amendment made to provide clarity to customer if they opted to subscribe for insurance coverage.➤ Simplification of documents name which is applied across the Terms & Conditions.
Terms & Conditions for ASNB (Financing) (Islamic)	A. Revision to the following clauses: <ul style="list-style-type: none">➤ 2. Kemudahan➤ 19. Fi, Kos Dan Perbelanjaan Lain➤ 18. Takaful B. Revision of documents description.	<ul style="list-style-type: none">➤ The clause on fees not financed by the Bank is incorporated into Clause 2, for consolidation under a single Terms and Conditions provision.➤ Inclusion of Service Tax (Cukai Perkhidmatan) into clause number 2 & 19.➤ Amendment made to provide clarity to customer if they opted to subscribe for Takaful coverage.➤ Simplification of documents name which is applied across the Terms & Conditions.

Thank you.