

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **RHB Micro Enterprises Financing (MEF)**.

Other customers have read this PDS and found it helpful;
you should read it too.



RHB BANK BERHAD

Registration No: 196501000373 (6171-M)

Date :

1 What is RHB Micro Enterprises Financing (MEF)?

RHB Micro Enterprises Facility (MEF) is an unsecured loan and calculated on a variable rate basis.

2 Know Your Obligations?

For this RHB Micro Enterprises Financing, as an illustration:

- Your financing amount : **RM** _____
- Your monthly instalment: **RM** _____
- Your financing tenure : Up to _____ years (Term Loan)
- Interest rate : _____ % p.a.
- Margin of financing : _____ %
- Current Base Lending Rate (BLR)*: _____ %

In **total** you will pay **RM** _____ at the end of _____ years.

***Notes:**

- Interest will be calculated on daily rest.
- The Interest Rate on this loan may be variable (due to BLR) and will change accordingly as published by the bank from time to time.

You also have to pay the following fees and charges:

- **Stamp Duties**: As per the Stamp Act 1949 (Revised 1989).
- **Insurance Premium**: If you agree to take up Personal Smart Shield (PSS) Plus, quotations will be provided to you. This amount will be automatically deducted from your total entitlement.

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** during the financing tenure. Contact the Bank 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 the Bank immediately, if you are unable to pay your monthly instalment.

IMPORTANT NOTE:

The information in this Product Disclosure Sheet is given on a general basis without obligation and is strictly for information only. The information contained in this document are based on certain assumptions and information available as at the date of this document, all of which are accordingly subject to change at any time with notice. This document may be translated into a language other than English. The English version of this Product Disclosure Sheet shall prevail in case of any inconsistencies with Bahasa Melayu version.

3 Know Your Risks

What happen if you fail to pay your monthly instalments?

- Late payment penalty of 1% p.a. on the instalment amount in arrears will be charged, causing the total outstanding to increase.
- If you fail to pay three (3) monthly instalments consecutively, the loan rate may be increased by the Bank with twenty-one (21) calendar days' prior written notice to you.
- The Bank reserve the right to set off any credit balance in your account maintained with us against any outstanding balance in this loan account, with seven (7) calendar days' prior written notice to you.
- Legal action will be taken against you if you fail to respond to reminder notices. Your pledged security (property/Fixed Deposit) may be foreclosed / liquidated and you will have to bear all costs incurred in relation to the same. You are also responsible to settle any shortfall after your property has been foreclosed.
- Legal action against you may affect your credit rating leading to credit being more difficult.
- The Bank has a right to cancel the loan with prior written notice and to require you to fully settle the loan if you, your partner or your co-borrower dies (for sole-proprietors and partnerships)

The BLR may increase due to a rise in the Overnight Policy Rate (OPR) set by Bank Negara Malaysia (BNM). An increase in BLR means that you to pay a higher monthly repayment.

Rate	If BLR* = _____% + 2.00% (spread) = _____%	If BLR* goes up 1.00% = _____%
Monthly repayment	RM	RM
Total interest cost at the end of _____ () years	RM	RM
Total repayment amount at the end of _____ () years	RM	RM

Notes:

- The illustration above shows your monthly instalment amounts upon commencement of full disbursement. For properties under construction and/or loan account pending for full disbursement, you are expected to service the interest on a monthly basis on the outstanding loan amount. The interest will be calculated based on the prevailing effective lending rate, on a daily rest basis, and will be chargeable at month end.

4 Other Key Terms

- a) **What is the collateral / security to obtain this loan?**
 - Guarantee cover by Guarantee Provider.
- b) **Do I/we need guarantor (s)?**
 - Yes, the guarantor (s) must be the company's director/ management team
- c) **What if I/we fully settle the loan during the lock-in period?**
 - No early settlement charges on this facility. Thus, there is no charges on early settlement of this facility.
- d) **Do I/we need any insurance coverage?**
 - Personal Smart Shield (PSS) Plus for RHB Micro Enterprises Facility (MEF) (Single Premium non-participating term insurance policy) is optional but you are encouraged to take as protection.

Notes:

Quotations will be provided by our sales staff for PSS Plus offered by the panel of insurer's providers. You are free to use the service of non-panel insurers operators. However, to avoid any delay in insuring your life, the appointment of the Bank's panel insurers is highly encouraged.

If you have any questions or require assistance on your RHB Micro Enterprises Financing, you can:



Call us at:
03-9206 8118



Visit us at:
<http://www.rhbgroup.com>



E-mail us at:
customer.service@rhbgroun.com



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