

PRODUCT DISCLOSURE SHEET

(Please read and understand this Product Disclosure Sheet before you decide to take up the RHB BizPower P.I.N.T.A.S. Be sure to also read the terms and conditions in the letter of offer. Seek clarification from RHB Bank Berhad if you do not understand any part of this document or the general terms)



RHB Bank Berhad (6171 – M)

RHB BizPower P.I.N.T.A.S

1. What is this product about?

RHB BizPower P.I.N.T.A.S is an unsecured loan and calculated on a variable rate basis.

2. What do I get from this product?

- Principal Amount : Minimum: RM 100,000 Maximum: RM 750,000
- Financing Currency : In Ringgit Malaysia
- Tenure : Up to 5 years
- Interest : As stated in the Letter of Offer

- Total amount borrowed: RM _____
- Tenure: _____ years

Interest Rate	Effective Lending Rate	Period

- Interest Rate

Notes:

- Our current Base Lending Rate (BLR) is _____% p.a.
- The Interest Rate on this financing may be variable (due to BLR) and will change accordingly as published by the bank from time to time.
- Interest will be calculated on monthly rest.

3. What are my obligations?

Instalment Amount	Period

- Monthly instalment(s):

- Total repayment amount: RM _____

Important:

- Your monthly instalment and total repayment amount will vary if the Base Lending Rate (BLR) changes.

	Period	Rate		
		Today's BLR (RM)	If BLR goes up 1% (RM)	If BLR goes up 2% (RM)
Monthly instalment	_____ years			
Total interest cost at the end of _____ years				
Total repayment amount at the end of _____ years				

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. What is the collateral / security?

- No Collateral is required
- Applicable for Sdn Bhd: 70% guarantee by SJPP (PINTAS Plus)

5. Do I need guarantor (s)?

- Yes, the guarantor (s) must be the company's director/ management team

6. What other charges do I have to pay?

- **Stamp Duties**
As per the Stamp Act 1949 (Revised 1989).
- **Cancellation Fee**
A cancellation fee of RM2,000.00 is payable to the Bank in the event that the facility granted is cancelled at any time after the acceptance of the loan (subject to preparation of the legal documentation has commenced) and before the first loan disbursement. Such cancellation fee may be deducted automatically from your account with the Bank at the Bank's discretion.

7. What if I fail to fulfill my obligations?

- Late payment penalty of 1% p.a. on the amount in arrears will be charged, causing the total outstanding to increase.
- If you fail to pay 3 monthly instalments consecutively, the financing rate may be increased by the Bank.
- We reserve the absolute right to set off any credit balance in your account maintained with us against any outstanding balance in this loan account.
- 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 thereto. 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.

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

- No early settlement charges on this facility.

9. Do I need any insurance / takaful coverage?

- You are encouraged to take Credit Level Term Assurance (CLTA) as protection on the financing.
- Contractor All Risk Insurance Policy.

Note:

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

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

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

11. 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 your Relationship Manager at any of our Commercial Banking Business Center or at:

RHB Bank Berhad**RHB Centre, Jalan Tun Razak****50400 Kuala Lumpur**

Telephone: 03-9206 8118 (Peninsular Malaysia) or 082-276118 (Sabah and Sarawak)

Fax: 03-9206 8088

E-mail: customer_service@rhbbank.com.myWebsite: <http://www.rhb.com.my>

- 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**

Telephone: 1-300-88-5465

Fax: 03-21741515

E-mail: bnmtelelink@bnm.gov.my**12. Where can I get further information?**

- Should you require additional information on our products, please visit us at the nearest RHB Commercial Banking Business Centres or log on to www.rhb.com.my for more information.

13. Other loan packages available

- Please refer to your Relationship Manager for further details.

14. Other information

- We have the right to cancel the loan and to require you to fully settle the loan if you, your partner or your co-borrower dies (for sole-proprietors and partnerships).

**"IMPORTANT NOTE:
IF YOU DO NOT KEEP UP WITH THE REPAYMENT OF YOUR FACILITIES, YOUR PROPERTY / FIXED
DEPOSITS CHARGED / PLEDGED MAY BE FORECLOSED / LIQUIDATED (WHERE APPLICABLE).
LEGAL ACTION MAY ALSO BE TAKEN AGAINST YOU"**

"The information provided in this disclosure sheet is valid from 01 January 2013 and is subject to change at the Bank's discretion from time to time with prior notification.

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