

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the RHB Commercial Property Financing. Be sure to also read the general terms and conditions in the letter of offer. Seek clarification from your institution if you do not understand any part of this document or the general terms.)

Issuing Bank : RHB Bank Berhad
 Product Name : CPF With Redraw Facility
 Product Code : PPRD
 Borrower : Customer

**1. What is this product about?**

Commercial Property Financing with Redraw Facility allows you to prepay and redraw excess funds in your loan account throughout the loan tenure. This product is calculated on a variable rate basis and you are offering your property as security for this loan.

2. What do I get from this product?

- ◆ Total amount borrowed : **RM 588,000.00**
- ◆ Margin of financing : **86.47%**
- ◆ Tenure : **25 years**

◆ Interest rate

Interest Rate	Effective Lending Rate	Period
BR + 1.30%	5.30%	300 months

Notes:

Our current BR is 4.00% p.a.

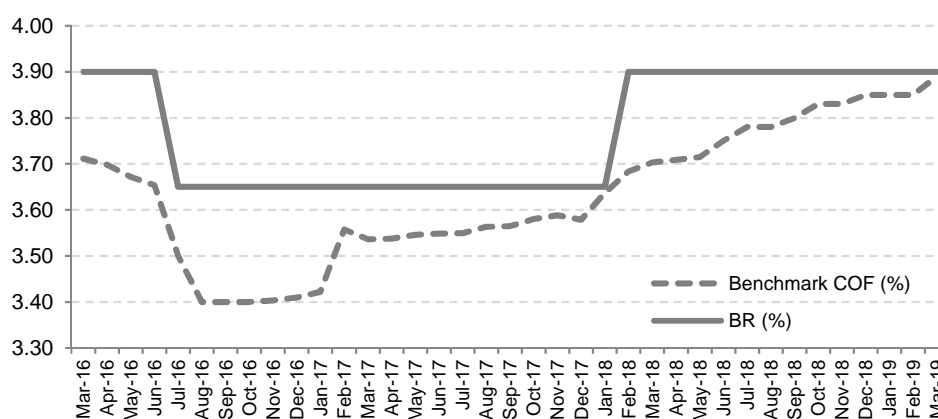
Interest will be calculated on daily rest.

3. What is the Base Rate (BR)?

The BR we offer on this product is made up of two parts, our benchmark cost of funds (COF) and the Statutory Reserve Requirement (SRR) cost imposed by Bank Negara Malaysia. Our benchmark COF reflects the internal funding cost comprising the cost of raising new funds at market rates as well as the promotional rates and is based on the rolling 12 months average composite of customers' current and savings account deposits, fixed and money market term deposits with tenure up to 12 months.

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

Our BR can rise or fall due to changes in the benchmark COF and changes in the SRR. Changes in the benchmark COF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well as other factors such as RHB deposits' promotional rates and funding strategies.

5. Historical benchmark COF in the last 3 years:**6. What are my obligations?**

- ◆ Your monthly instalment(s) :

Instalment Amount	Period
RM 3,541.00	300 months

- ◆ Total repayment amount at the end of 25 years is RM 1,062,264.55

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

Rate	Today (BR=4.00%)	If BR goes up 1%	If BR goes up 2%
Monthly instalment : 300 months	RM 3,541.00	RM 3,898.00	RM 4,270.00
Total interest cost at the end of 25 years	RM 474,264.55	RM 580,709.71	RM 692,204.80
Total repayment amount at the end of 25 years	RM 1,062,264.55	RM 1,168,709.71	RM 1,280,204.80

Notes: The illustration above shows your monthly instalment amounts upon commencement of full instalment. 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.

Where your loan tenure is extended into your retirement age in which you are required to service your loan within your retirement age. Please be aware that in the event that you fail to meet any repayment during the retirement, your house may be foreclosed. Therefore it is important for you to have a plan on how to service the repayment after your retirement.

7. What other charges do I have to pay?

- ◆ **Stamp Duties**
As per the Stamp Act 1949 (Revised 1989).
- ◆ **Disbursement Fees**
Include fees for registration of charge, land search and bankruptcy search.
- ◆ **Legal Fees pertaining to loan documentations**
You are required to pay all legal fees and incidental expenses in connection with the Banking Facility (including but not limited to the preparation, stamping and registration of any security documents and the lodgement and withdrawal of caveats). Provided that the legal firm meets the Bank's minimum criteria, you may appoint your preferred legal firm to attend to the preparation of the documentation. However, to avoid any delay in the documentation due to unfamiliarity with the Bank's documentation or process, the appointment of the Bank's panel lawyers is highly encouraged.
- ◆ **Valuation Fees**
For completed properties only
- ◆ **Processing Fees**
Nil
- ◆ **Redraw Fees**
RM50.00 per transaction (inclusive of service tax and/or any applicable taxes imposed from time to time) is chargeable.

Note: For the avoidance of doubt, you will bear all professional fees, taxes (including but not limited to service tax and/or any applicable taxes imposed from time to time), and out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of this Banking Facility.

8. What if I fail to fulfill my obligations?

- ◆ Cancellation Fee : 1% on loan amount approved if the loan is cancelled after acceptance of our Letter of Offer.
- ◆ Late payment penalty: 1% p.a. on the amount in arrears.
- ◆ If you fail to pay 3 monthly instalments consecutively, the Bank shall give you twenty one (21) calendar days' prior to converting the interest rate charged into a floating rate of 5.00% p.a. above the Bank's prevailing Base Rate with daily rests or such other rate as the Bank may determine in its discretion.
- ◆ Right to set off: We have the right to set off any credit balance in your account maintained with us against any outstanding balance in this loan account by giving at least seven (7) calendar days notice.
- ◆ Right to commence recovery or Legal action: 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. The Bank has a right to commence recovery activities (including engaging third party debt collection agencies and selling non-performing loan to a third party), foreclosure and bankruptcy proceedings.
- ◆ 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: 3 years from the date of the first drawdown.
- ◆ Early settlement penalty:
 - (i) Non Free Moving Cost (NFMC) : An early repayment fee will be charged for full repayment of the outstanding Housing Loan/Term Loan made within the lock in period from the date of the first drawdown, based on the difference between board/published rate and the special/discounted rate.
 - (ii) Free Moving Cost (FMC) : An early repayment fee will be charged for full repayment of the outstanding Housing Loan / Term Loan made within the lock in period from the date of the first drawdown, based on the difference between board/published rate and the special/discounted rate inclusive of the legal fees, disbursement, valuation fees and other expenses.

10. Do I need any insurance / takaful coverage?**Mortgage Reducing Term Assurance (MRTA) / Mortgage Reducing Term Takaful (MRTT)**

- ◆ Mortgage Reducing Term Assurance (MRTA) or Mortgage Reducing Term Takaful (MRTT) is optional.

Note: Quotations will be provided by our sales staff for MRTA/MRTT offered by the panel of insurers/takaful 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.

Fire Insurance

- ◆ Fire insurance is compulsory. You may opt from RHB panel or any non-panel insurers/takaful operators acceptable to the bank.
- ◆ Should a piece of property be insured under a Master insurance policy, the borrower is to extend a copy of the insurance policy to RHB Bank every year.

11. 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.

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:

RHB Bank Berhad

Level 11, Capital Square Tower
No. 10 Jalan Munshi Abdullah
50100 Kuala Lumpur
Telephone : 03-2610 6000
Fax : 03-2610 6001

- ◆ 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
Telephone : 1-800-88-2575
E-mail : enquiry@akpk.org.my

- ◆ If you wish to complaint on the products or services provided by us, you may contact us 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@rhbgroup.com
Website : http://www.rhbgroup.com

- ◆ 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

13. Where can I get further information?

Should you require additional information about taking a housing loan, please refer to the *bankinginfo* booklet on 'Housing Loans' available at all our branches and the www.bankinginfo.com.my website.

14. Other housing loan packages available

- ◆ RHB My1 Full Flexi Home Loan
- ◆ RHB My1 PR1MA Home Loan
- ◆ RHB My1 First Home Loan
- ◆ RHB My1 Affordable Home Loan
- ◆ RHB My1 Commitment Home Loan
- ◆ RHB My1 Term Cash Out Loan
- ◆ RHB My1 Standard Term Home Loan
- ◆ RHB My1 Term Cash Out Home Loan with Redraw Full Flexi
- ◆ Commercial Property Financing
- ◆ RHB My1 Term Cash Out CPF
- ◆ RHB My1 Term Cash Out CPF with Redraw Semi-Flexi
- ◆ RHB My1 Enabler Home Loan
- ◆ Other Term Loans

15. Declaration

I/We have been briefed on the description and benefits pursuant to the Product Disclosure Sheet that has been given to me/us of the RHB Mortgage loan applied herein.

Signature of Applicant

Date

Signature of Joint Applicant

Date

Signature of Witness

Date

IMPORTANT NOTE: YOUR PROPERTY MAY BE FORECLOSED IF YOU DO NOT KEEP UP WITH THE REPAYMENTS ON YOUR LOAN.

The information provided in this disclosure sheet is valid from 05 April 2019

HELAIAN PENDEDAHAN PRODUK

(Baca Helaiian Pendedahan Produk ini sebelum anda bercadang mengambil RHB Commercial Property Financing. Pastikan juga anda membaca terma-terma di dalam surat tawaran. Minta penjelasan daripada institusi anda sekiranya anda tidak faham mana-mana bahagian dokumen ini ataupun terma-terma umumnya.)

Bank Pengeluar : RHB Bank Berhad
 Nama Produk : CPF With Redraw Facility

Kod Produk : PPRD

Peminjam : Customer



1. Apakah produk ini?

Commercial Property Financing with Redraw Facility membolehkan anda membuat prabayar dan mengeluarkan semula lebihan dana dari akaun pinjaman anda semasa tempoh pinjaman. Produk ini dikira berdasarkan kadar boleh ubah dan anda menawarkan hartanah anda sebagai cagaran untuk pinjaman ini.

2. Apakah yang boleh saya perolehi daripada produk ini?

- ◆ Jumlah yang dipinjam : **RM 588,000.00**
- ◆ Margin pembiayaan : **86.47%**
- ◆ Tempoh : **25 tahun**

- ◆ Kadar faedah

Kadar Faedah	Kadar Pinjaman Efektif	Tempoh
KA + 1.30%	5.30%	300 bulan

Nota:

KA yang diamalkan ialah 4.00% setahun.
 Faedah akan dikira berasaskan baki harian.

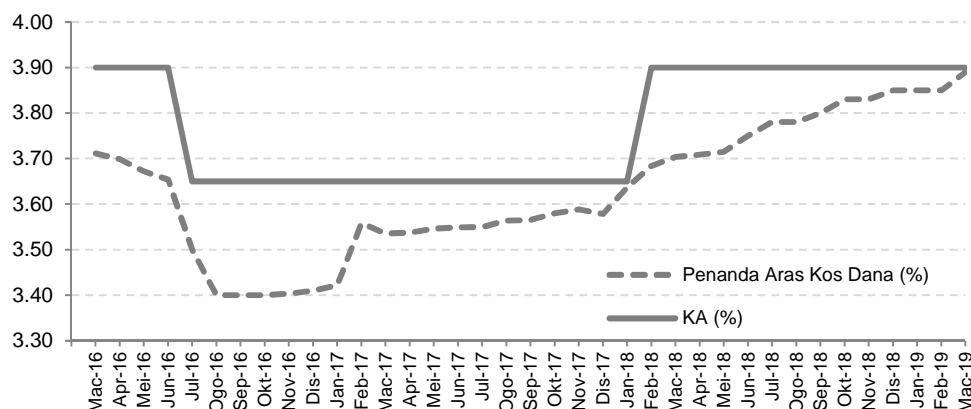
3. Apakah itu Kadar Asas (KA)?

KA yang kami tawarkan untuk produk ini terdiri daripada dua bahagian, penanda aras kos dana (COF) dan kos Keperluan Rizab Berkanun (SRR) yang ditetapkan oleh Bank Negara Malaysia. Penanda aras kos dana kami mencerminkan kos pendanaan dalaman yang terdiri daripada kos penjanaan dana baru pada kadar pasaran serta kadar promosi dan adalah berdasarkan komposisi purata 12 bulan akaun semasa dan simpanan, deposit tetap dan pasaran wang dengan tempoh sehingga 12 bulan.

4. Apakah senario-senario yang boleh menyebabkan perubahan KA?

KA boleh naik atau turun disebabkan oleh perubahan dalam penanda aras kos dana dan perubahan dalam Keperluan Rizab Berkanun. Perubahan dalam penanda aras kos dana boleh berlaku disebabkan oleh perubahan dalam Kadar Dasar Semalaman (OPR) seperti yang diputuskan oleh Jawatankuasa Dasar Monetari Bank Negara Malaysia, dan juga faktor-faktor lain seperti kadar promosi deposit RHB dan strategi pendanaan.

5. Penanda aras kos dana untuk tempoh 3 tahun yang lepas:



6. Apakah kewajipan saya?

- ◆ Ansuran bulanan

Amaun Ansuran		Tempoh
RM	3,541.00	300 bulan

- ◆ Jumlah bayaran balik pada akhir 25 tahun ialah RM 1,062,264.55

Penting : Ansuran bulanan dan jumlah bayaran balik boleh berubah jika KA berubah.

Kadar	Hari ini (KA=4.00%)	Jika KA meningkat 1%	Jika KA meningkat 2%
Ansuran bulanan : 300 bulan	RM 3,541.00	RM 3,898.00	RM 4,270.00
Jumlah kos faedah pada akhir 25 tahun	RM 474,264.55	RM 580,709.71	RM 692,204.80
Jumlah bayaran balik pada akhir 25 tahun	RM 1,062,264.55	RM 1,168,709.71	RM 1,280,204.80

Nota: Ilustrasi di atas menunjukkan amaun ansuran bulanan apabila bermulanya pembayaran ansuran penuh. Bagi harta yang masih dalam pembinaan dan/atau akaun pinjaman yang belum habis diagihkan, anda dikehendaki membayar faedah pada setiap bulan berdasarkan amaun pinjaman tertunggak. Amaun faedah akan dikira berdasarkan kadar pinjaman efektif yang diamalkan atas baki harian, dan akan dicaj pada akhir bulan.

Di mana tempoh pinjaman anda dilanjutkan ke usia persaraan yang mana anda perlu membayar ansuran pinjaman anda dalam usia persaraan. Sila ambil perhatian bahawa jika anda gagal untuk membuat pembayaran balik semasa usia persaraan, rumah anda boleh dirampas. Oleh sebab itu, adalah penting untuk anda mempunyai pelan pembayaran balik pinjaman selepas bersara.

7. Apakah caj-caj lain yang perlu saya bayar?

- ◆ **Duti Setem**
Sebagaimana Akta Duti Setem 1949 (Disemak semula 1989)
- ◆ **Yuran Pengeluaran**
Termasuk yuran untuk pendaftaran gadaian, carian tanah dan carian kebangkrapan.
- ◆ **Yuran guaman berkaitan dokumentasi pinjaman**
Anda dikehendaki membayar semua yuran guaman dan perbelanjaan luar jangka berkaitan Kemudahan Perbankan (termasuk tetapi tidak terhad kepada penyediaan, penyeteman dan pendaftaran apa-apa dokumen sekuriti dan pendaftaran dan penarikan balik kaveat). Dengan syarat bahawa firma guaman memenuhi kriteria minimum Bank, anda boleh melantik firma guaman yang anda kehendaki untuk membuat persediaan dokumentasi. Walaubagaimanapun, untuk mengelakkan sebarang kelewatan dalam penyediaan dokumentasi disebabkan kejanggalan dengan dokumentasi atau proses Bank, pelantikan peguam panel Bank amat digalakkan.
- ◆ **Yuran Penilaian**
Untuk hartanah yang telah disediakan sahaja
- ◆ **Yuran Pemprosesan**
Tiada
- ◆ **Yuran Pengeluaran Semula**
RM50.00 setiap transaksi (termasuk cukai perkhidmatan dan/atau apa-apa cukai terpakai yang dikenakan dari semasa ke semasa) akan dikenal

Nota: Bagi mengelakkan keraguan, Peminjam hendaklah menanggung semua yuran profesional, cukai (termasuk tetapi tidak terhad kepada cukai perkhidmatan dan/atau apa-apa cukai terpakai yang dikenakan dari semasa ke semasa), dan perbelanjaan luar jangka yang ditanggung dan apa-apa fi lain, perbelanjaan atau tindakan sewajarnya berkenaan dengan kemudahan perbankan ini.

8. Bagaimana sekiranya saya gagal memenuhi obligasi saya?

- ◆ Yuran Pembatalan: 1% pada jumlah pinjaman yang diluluskan jika pinjaman dibatalkan selepas penerimaan Surat Tawaran kami.
- ◆ Penalti Pembayaran Lewat: 1% setahun pada jumlah tertunggak
- ◆ Jika anda gagal untuk membayar 3 ansuran bulanan secara berturut-turut, pihak Bank akan memberikan anda notis dua puluh satu (21) hari kalendar sebelum menukar kadar faedah yang dikenakan kepada kadar apungan 5.00% setahun di atas Kadar Asas semasa Bank yang diamalkan atas baki harian atau kadar-kadar lain yang ditentukan tertakluk kepada budi bicara pihak Bank.
- ◆ Hak untuk Tolak Selesai: Kami berhak untuk menolak selesai apa-apa baki kredit dalam akaun anda yang disenggarakan dengan kami terhadap apa-apa baki yang belum dijelaskan dalam akaun pinjaman anda dengan memberi notis sekurang-kurangnya tujuh (7) hari kalendar.
- ◆ Hak untuk memulakan proses pemulihan dan tindakan undang-undang: Tindakan undang-undang akan diambil sekiranya anda gagal memberi maklum balas kepada notis-notis peringatan. Harta anda boleh dirampas dan anda perlu menanggung kos-kos yang terlibat. Anda juga bertanggungjawab untuk menyelesaikan sebarang kekurangan selepas harta anda dijual. Pihak Bank berhak untuk memulakan aktiviti-aktiviti pemulihan (termasuk melantik agensi-agensi kutipan hutang pihak ketiga dan menjual pinjaman tidak berbayar kepada pihak ketiga), perampasan dan prosiding kebangkrapan.
- ◆ Tindakan undang-undang terhadap anda boleh menjejaskan kedudukan kredit anda sehingga boleh menyebabkan kemudahan kredit menjadi lebih sukar dan mahal untuk anda.

9. Bagaimana sekiranya saya menjelaskan semua baki pinjaman semasa tempoh tertutup?

- ◆ Tempoh tertutup : 3 tahun dari tarikh pengeluaran pertama
- ◆ Penalti penyelesaian awal:
 - (i) Non Free Moving Cost (NFMC) : Yuran pembayaran balik awal akan dikenakan untuk pembayaran balik penuh Pinjaman Perumahan / Pinjaman Bertempoh yang dibuat dalam tempoh tertutup dari tarikh pengeluaran pertama, berdasarkan perbezaan di antara kadar diterbitkan dengan kadar khas / diskaun.
 - (ii) Free Moving Cost (FMC) : Yuran pembayaran balik awal akan dikenakan untuk pembayaran balik penuh Pinjaman Perumahan / Pinjaman Bertempoh yang dibuat dalam tempoh tertutup dari tarikh pengeluaran pertama, berdasarkan perbezaan di antara kadar diterbitkan dengan kadar khas / diskaun termasuk yuran guaman, pengeluaran, yuran penilaian dan perbelanjaan lain.

10. Adakah saya memerlukan sebarang perlindungan insurans/takaful?

Insurans Gadai Janji Tempoh Berkurangan (MRTA) / Takaful Gadai Janji Tempoh Berkurangan (MRTT)

- ◆ Insurans Gadai Janji Tempoh Berkurangan (MRTA) / Takaful Gadai Janji Tempoh Berkurangan (MRTT) adalah secara pilihan.

Nota: Sebut harga akan disediakan oleh kakitangan jualan kami bagi MRTA/MRTT yang ditawarkan oleh panel penanggung insurans/penyedia takaful. Anda bebas menggunakan perkhidmatan penanggung insurans/operator takaful bukan panel. Walaubagaimanapun untuk mengelakkan sebarang kelewatan dalam menginsuranskan hayat/harta anda, pelantikan penanggung insurans daripada panel Bank amat digalakkan.

Insurans Kebakaran

- ◆ Insurans Kebakaran adalah wajib. Anda boleh memilih daripada panel RHB atau mana-mana syarikat insurans / pengendali takaful bukan panel yang diterima oleh bank.
- ◆ Sekiranya suatu hartanah itu diinsuranskan di bawah polisi insurans Induk, peminjam hendaklah memberikan satu salinan polisi insurans tersebut kepada RHB Bank setiap tahun.

11. Apakah yang perlu saya lakukan jika terdapat sebarang perubahan kepada butir-butir perhubungan saya?

Perlu ditekankan bahawa anda perlu memberitahu kami akan sebarang perubahan dalam butir perhubungan anda untuk memastikan semua surat-surat sampai kepada anda tepat pada masanya.

12. Di manakah boleh saya dapatkan bantuan dan pembelaan?

- ◆ Jika anda menghadapi kesukaran untuk membuat pembayaran balik, anda perlu menghubungi kami secepat mungkin untuk membincangkan alternatif bayaran balik anda. Anda boleh menghubungi kami di:

RHB Bank Berhad

Level 11, Capital Square Tower

No. 10 Jalan Munshi Abdullah

50100 Kuala Lumpur

Telefon : 03-2610 6000

Faks : 03-2610 6001

- ◆ Secara alternatif, anda boleh memohon khidmat Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia yang menyediakan perkhidmatan percuma dalam pengurusan wang, kaunseling kredit dan penstrukturan semula hutang untuk individu-individu. Anda boleh menghubungi AKPK di:

Tingkat 8, Maju Junction Mall

1001, Jalan Sultan Ismail

50250 Kuala Lumpur

Telefon : 1-800-88-2575

Email : enquiry@akpk.org.my

- ◆ Jika anda ingin membuat aduan terhadap produk(-produk) atau perkhidmatan kami, anda boleh menghubungi kami di:

RHB Bank Berhad

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Telefon : 03-9206 8118 (Semenanjung Malaysia) or 082-276118 (Sabah dan Sarawak)

Faks : 03-9206 8088

E-mel : customer.service@rhbgroup.com

Laman web : http://www.rhbgroup.com

- ◆ Jika pertanyaan atau aduan anda tidak mendapat penjelasan atau penyelesaian yang memuaskan daripada kami, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Block D, Bank Negara Malaysia
 Jalan Dato' Onn
 50480 Kuala Lumpur
 Telefon : 1-300-88-5465
 Faks : 03-21741515
 E-mel : bnmtelink@bnm.gov.my

13. Di manakah saya boleh mendapatkan maklumat selanjutnya?

Sekiranya anda memerlukan maklumat tambahan tentang pinjaman perumahan, sila rujuk kepada risalah *bankinginfo* tentang "Pinjaman Perumahan", yang boleh didapati di semua cawangan kami dan di laman web www.bankinginfo.com.my.

14. Pakej pinjaman lain yang disediakan

- ◆ RHB My1 Full Flexi Home Loan
- ◆ RHB My1 PR1MA Home Loan
- ◆ RHB My1 First Home Loan
- ◆ RHB My1 Affordable Home Loan
- ◆ RHB My1 Commitment Home Loan
- ◆ RHB My1 Term Cash Out Loan
- ◆ RHB My1 Standard Term Home Loan
- ◆ RHB My1 Term Cash Out Home Loan with Redraw Full Flexi
- ◆ Commercial Property Financing
- ◆ RHB My1 Term Cash Out CPF
- ◆ RHB My1 Term Cash Out CPF with Redraw Semi-Flexi
- ◆ RHB My1 Enabler Home Loan
- ◆ Lain-lain Pinjaman Bertempoh

15. Perakuan

Saya/Kami telah dimaklumkan mengenai keterangan dan manfaat pinjaman gadaai janji RHB yang dipohon seperti yang terdapat di Helaian Pendedahan Produk ini yang telah diberikan kepada saya / kami.

 Tandatangan Pemohon

 Tarikh

 Tandatangan Pemohon Bersama

 Tarikh

 Tandatangan Saksi

 Tarikh

NOTA PENTING: HARTANAH ANDA MUNGKIN DIRAMPAS JIKA ANDA TIDAK MEMBUAT PEMBAYARAN BALIK PINJAMAN ANDA.

Maklumat yang disediakan dalam helaian pendedahan ini adalah sah bermula dari 05 April 2019