

# PRODUCT DISCLOSURE SHEET



**RHB BANK BERHAD**  
Registration No: 196501000373 (6171-M)

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your **RHB BizPower Business Property Loan Overdraft**.

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

Date :

## 1 What is RHB BizPower Business Property Loan Overdraft?

RHB BizPower Business Property Loan Overdraft is a short term loan facility that allows an account holder to draw more than what is in the account up to maximum credit limit granted by the bank and it's calculated on a variable rate basis. Collateral is required as security for this loan.

## 2 Know Your Obligations?

**For this RHB BizPower Business Property Loan Overdraft, 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.
- Overdraft is a short term loan where the limit is subject to annual review.
- 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).
- Disbursement Fees:** Including fees for registration of charge, land search and bankruptcy search\*.  
**\*Note:** Not applicable for Small Medium Enterprises (SME) customers as per Bank Negara Malaysia's (BNM) SME Definition. Please refer to RHB's Corporate Website for more details on the BNM's SME Definition.
- Legal Fees:** You are required to pay all legal fees and incidental expenses in connection with the banking facility (including the preparation, stamping and registration of any security documents and the lodgment and withdrawal of caveats). To avoid any delay in documentation due to unfamiliarity with the Bank's documentation or process, the appointment of the Bank's panel lawyers is strongly encouraged.
- Valuation Fees:** Valuation fee is a cost that pays for the service of determining the current worth of an asset. This cost incurs when the buyer buy from a seller who is not a developer. Applicable for completed properties only.
- Cancellation Fee:** **RM2,000** 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 with prior notice.
- Commitment Fees:** 1.0% p.a. on unutilised Overdraft amount.
- Insurance Premium:** If you agree to take up Mortgage Reducing Term Assurance (MRTA) and/or Credit Level Term Assurance (CLTA), 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 instalment**.

Rate	If BLR* = _____%* + 2.25% (spread) = _____%	If BLR* goes up 1.00% = _____%
Monthly interest repayment (based on 30 days)	RM	RM
Total interest cost at the end of one (1) year	RM	RM

#### Notes:

- To ensure that the monthly repayment of interest charges on amount overdraft utilised is on time.
- To ensure that the monthly repayment of commitment fees 1% on unutilised overdraft amount is on time.
- To ensure the account is not overdrawn from the limit granted by the bank.
- **Interest Repayment illustrations**  
**Calculation on OD interest:**  $\frac{\text{Outstanding balance} \times \text{interest rate} \times \text{no. of day}}{365} = \text{Interest charged}$
- 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?

- Property

#### 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 Lock-in Period imposed for this facility. Thus, there is no charges on early settlement of this facility.

#### d) Do I/we need any insurance coverage?

##### **Mortgage Reducing Term Assurance (MRTA)**

- You are encouraged to take up Mortgage Reducing Term Assurance (MRTA) as protection for the loan.

##### **Notes:**

Quotations will be provided by our sales staff for MRTA offered by the panel of insurers providers. You are free to use the service of non-panel insurers 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. Should a piece of property be insured under a Master insurance policy, the borrower is to extend a copy of the insurance cover note to RHB Bank every year.

If you have any questions or require assistance on your RHB BizPower Business Property Loan Overdraft, you can:



Call us at:  
03-9206 8118



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



E-mail us at:  
[customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)



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