

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the RHB BizPower Flexi Loan. Be sure to also read the 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)



**RHB Bank Berhad (6171 – M)**

**RHB BizPower Flexi Loan.**

### 1. What is this product about?

Biz Power Flexi provides a term loan facility financing for asset acquisition. The term loan facility is offered with specific loan amount at agreed loan interest with fixed repayment amount over a period of agreed tenure. The term loan facility is linked to a specialised current account, Biz Power Flexi Current Account of which interest rebate is granted based on your credit balances in the said current account.

#### Interest rebate

- Interest rebate is computed daily based on Biz Power Term Loan facility prevailing interest rate and credit balances available in Biz Power Flexi Current Account. Interest rebate will only be granted upon full drawdown of your Biz Power Term Loan facility. If Biz Power Flexi Current Account's credit balance exceeds Biz Power Term Loan facility's principal outstanding, max deposit balances eligible for interest rebate is capped at maximum Biz Power Term Loan facilities principal outstanding. The interest rebate is computed and accrued daily and shall be credited into the Biz Power Flexi Current Account at month end.
- No overdraft facility and cheque book facility is offered with your Biz Power Flexi Current Account. You have an option to take up Overdraft facility separately.

### 2. What do I get from this product?

- Total amount borrowed: RM \_\_\_\_\_
- Margin of financing: \_\_\_\_\_%
- Tenure (years): \_\_\_\_\_

- Interest Rate

Interest Rate	Effective Lending Rate	Period

#### Notes:

- Our current Base Lending Rate (BLR) is \_\_\_\_%
- Interest will be calculated on daily rest. The interest rate on this financing may be variable (due to BLR) and it will change accordingly as published by the Bank from time to time.
- An increase in interest rate may result in higher installment amount to be serviced.

### 3. What are my obligations?

#### Example :

- Monthly instalment(s)

Instalment Amount (RM)	Period

- 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	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?**

- Property Acceptable to the bank to obtain this financing.

**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).
- Disbursement Fees**  
Including but not limited to 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 lodgment 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.
- Set up fee**  
A non-refundable one time set up fee of RM200.00 to be debited from your Biz Power Flexi Current Account prior to disbursement.
- Utilisation Fee**  
If Biz Power Flexi Current Account credit balances exceeds 50% of Biz Power Flexi Term Loan facility principal outstanding ("utilisation cap"), a utilisation fee of 1.0% p.a. will be imposed for deposit balances that exceed the 50% of utilisation cap up to maximum of Biz Power Term Loan facility's principal outstanding. Utilisation fee is computed accrued on daily basis and shall be debited you're your BizPower Flexi Current Account on first day of following month.
- Please refer to your Letter of Offer for full details.

## 7. What if I fail to fulfill my obligations?

- Late payment penalty: 1% p.a. on the amount in arrears, causing the total outstanding to increase.
- If you fail to pay 3 monthly instalments consecutively, we may increase the financing rate.
- Right to set off: 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) 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 or expensive to you.

## 8. 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: 3.00 % on the loan amount approved.

## 9. Do I need any insurance / takaful coverage?

### Mortgage Reducing Term Assurance (MRTA) / Mortgage Reducing Term Takaful (MRTT)

Please tick (✓) where applicable

- **Compulsory**
- **Optional**

<input type="checkbox"/>
<input type="checkbox"/>

### 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.

### 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.

## 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 Account 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.my](mailto:customer_service@rhbbank.com.my)

Website: <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](mailto: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 Business Banking Center or logon to [www.rhb.com.my](http://www.rhb.com.my) for more info.

#### **13. Other loan packages available**

- Please refer to your Relationship Manger 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/PLEGGED 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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