

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the RHB BizPower Property Term 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 Property Term Loan.

1. What is this product about?

RHB BizPower Property Term Loan are a facility used for the financing of properties. It is calculated based on a variable rate basis. Acceptable property is required as security for this loan.

2. What do I get from this product?

- Loan Amount : Min RM 100,000 to Maximum RM 10,000,000
- Loan Tenure : Minimum 5 years to Maximum of 25 years (or up to age of 70 (full repayment) & subject to property type).
- Loan Interest : As per stated in Letter of Offer.
- 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 ___% p.a.
- Interest will be calculated on daily rest.
- 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.

3. What are my obligations?

- Monthly Installment (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 (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 interest charges 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). 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**
For completed properties only.

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/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 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**

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.

Notes:

- 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.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 Business Banking Center or logon to 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/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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