



## Product Term Sheet (PTS) – SME Biz Property/ -i

### (A) Introduction

- SME Biz Property/-i is a financing program which is secured against Property, for the purpose of Property Financing and/or Working Capital.
- The acceptable property types include residential, commercial, and industrial property. Land financing is also acceptable under this program.
- This PTS will cover product parameters. For detailed information regarding the credit parameters, please refer to SME Product Credit Proposal Checklist that is available at sync-up.

### (B) Key Highlight

This PTS records the revised product parameters of SME Biz Property/-i that cover purpose of financing, maximum eligible amount, property type and valuer framework.

#### **New Feature - SME Biz Property-i x DIA-i Bundling Package (applicable for TF-i only)**

Customer that maintains Daily Investment Account-i (DIA-i) with Auto Debit instruction administered for servicing the SME BPF-i facility is entitled for a Special Indicative Rate\* for the DIA-i. The applicable Special Indicative Rate shall be the published rate in the Bank's website at the time of disbursement and shall be applicable for the duration of the Facility Tenure.

\*Please refer to "SME Biz Property-i x DIA-i" Special Indicative Rate at <https://www.cimb.com.my/en/business/help-and-support/rates-charges/rates-charges/profit-rates/investment-accounts-i.html>.

\*Please refer to "SME Biz Property-i x DIA-i" Term & Conditions at <https://www.cimb.com.my/en/business/solutions-products/deposit-investments/investment/daily-investment-account-i.html>

### (C) Product Features

Item	Features / Descriptions
<b>Target Segment</b>	Refer to SME Product Credit Proposal Form  <u>Note:</u> Financing to NRCC is allowed subject to the additional conditions as follows: i. Key person's or guarantor's country of domicile has CIMB Banking Presence; and ii. Max MOF capped at 80%, except for Singaporean which is capped at 90%.
<b>Financing Amount</b>	i. Minimum: RM100,000 ii. Maximum: RM20,000,000  <u>Note:</u> i. Amount lower than RM100,000 is allowed for top-up. ii. BPF-ixDIA-i Bundling Package is open to customer with financing limit ≥RM750k. iii. <b>Amount above RM10.0mil is subject to JDA approval.</b>
<b>Financing Purpose</b>	<ul style="list-style-type: none"> <li>• Purchase of Property</li> <li>• Refinancing</li> <li>• Working Capital</li> </ul>



	<ul style="list-style-type: none"> <li>MRTA/MRTT or MRTA with ROP/MRTT with ROC and/or Sun Signature Life Plus (SSLP) and/or Sun Ultimate Coverage-i (SUC-i), Legal Fees and/or Valuation Fees</li> </ul> <p><u>Note:</u></p> <ol style="list-style-type: none"> <li>Top-up from CIMB existing facilities are allowed.</li> <li>For Islamic facility, financing purpose must be Shariah compliant.</li> <li>For Islamic facility, financing purpose is NOT to be used to finance conventional insurance premium.</li> </ol>															
<b>Collateral Type</b>	<p><b><u>Acceptable Property Type</u></b></p> <table border="1"> <thead> <tr> <th>Property Type</th><th>Purchase</th><th>Refinance</th></tr> </thead> <tbody> <tr> <td>Residential</td><td>√</td><td>√</td></tr> <tr> <td>Commercial</td><td>√</td><td>√</td></tr> <tr> <td>Industrial</td><td>√</td><td>√</td></tr> <tr> <td>Vacant Land</td><td>√</td><td>√</td></tr> </tbody> </table> <ul style="list-style-type: none"> <li>Commercial, Industrial, Residential properties (fully completed or under-construction) from developers, sub-sale, refinancing (only for completed property), unencumbered property &amp; auction property.</li> <li>Collateral type under SUSPENSION until further notice: Construction of building</li> </ul> <p><b><u>Non-Targeted Properties</u></b></p> <ul style="list-style-type: none"> <li>Retail lots in Shopping Mall &amp; Commercial Building/Complex</li> <li>Hotels &amp; Resort Homes – <b><u>exception</u></b> given to hotel operating within 3-unit standard built shop lots.</li> <li>Property for Swiftlet Farming</li> <li>Club House</li> <li>Commercial lot in apartment / condo (<b>case to case basis – max MOF 70%</b>)</li> <li>Standalone building without CF</li> <li>Property without strata title &gt; 10 years from CF issuance</li> <li>Non-permanent property (e.g. construction from wood that can be easily knockdown)</li> <li>Under-construction customized commercial / industrial property (non-developer unit)</li> <li>Non Shariah compliant collateral (for Islamic financing only)</li> <li>Other type of collateral to be introduced from time to time</li> </ul> <p><b><u>Additional guide on non-favorable properties:</u></b></p> <ul style="list-style-type: none"> <li>Land with high tension wire cut across</li> <li>Property distance of 200 feet from high tension wire - <b><u>exception</u></b> is given to standard built properties that are part of approved development.</li> <li>Land partly covered by lake</li> <li>Land/ property next to graveyard, rubbish dumpsite or sewerage pond</li> <li>Property with master title belonged to related party of developer</li> <li>Property / land usage against title condition (example palm oil land but planting rubber, agro land with factory built on it)</li> <li>Land without access road (public road)</li> </ul>	Property Type	Purchase	Refinance	Residential	√	√	Commercial	√	√	Industrial	√	√	Vacant Land	√	√
Property Type	Purchase	Refinance														
Residential	√	√														
Commercial	√	√														
Industrial	√	√														
Vacant Land	√	√														



	<p><b><u>Enhanced criteria for property under construction:</u></b></p> <ul style="list-style-type: none"><li>➤ Reputable or Class-A, B &amp; C developer with selling price not more than 15% between SPA and verbal indication from panel valuer;</li><li>➤ Customer with good rating or casa balance; and</li><li>➤ Other conditions satisfied by CCM-SME on a case-by case basis</li></ul>																										
<p><b>Margin of Finance (MOF)</b></p> <p>- For purchase from developer, please refer Appendix 3</p>	<table><tr><th rowspan="2">Risk Rating</th><th rowspan="2">Property Type</th><th colspan="2">Max MOF</th></tr><tr><th>Purchase</th><th>Refinancing</th></tr><tr><td rowspan="3">5 &amp; 4</td><td>Residential</td><td>60+5%</td><td>90%</td></tr><tr><td>Commercial &amp; Industrial</td><td>90%*</td><td>90%*</td></tr><tr><td>Vacant Land - Commercial &amp; Industrial only</td><td>90%#</td><td>90%#</td></tr><tr><td rowspan="3"><u>AIRB</u> 3 &amp; 2</td><td>Residential</td><td>60+5%</td><td>90%</td></tr><tr><td>Commercial &amp; Industrial</td><td>90%*</td><td>90%*</td></tr><tr><td>Vacant Land - Commercial &amp; Industrial only</td><td>80%#</td><td>80%#</td></tr></table> <p><i>Note: MOF for FIRB 1 to 5 is subject to CCM-SME discretionary approval</i></p> <p>a) IHC that fulfilled the following conditions are eligible for maximum MOF tabulated above:</p> <ul style="list-style-type: none"><li>i. Operating company as corporate guarantor; or</li><li>ii. Customer with strong liquidity back-up of minimum RM1m within CIMB and subject to CCM-SME discretionary approval.</li></ul> <p>IHC that <b>failed to comply with the above conditions</b> are to adhere maximum MOF capping of 70%.</p> <p>b) # including insurance/takaful products, legal fees and/or valuation fees financing subject to maximum capping of 15%;</p> <p>c) The MOF for property purchased from developer remains with changes made on Small Biz Score was replaced by FIRB score;</p> <p>d) Maximum MOF for land type other than Commercial &amp; Industrial to be capped at 70% across all risk rating;</p> <p><b><u>Additional control for property value ≥RM5m</u></b></p> <p>Deviation of cluster valuer is allowed but subject to the lowest value of the property to be recognized from the original cluster.</p> <p><b><u>Refinancing with Cash Out</u></b></p> <ul style="list-style-type: none"><li>i. Refinancing with cash out is capped at RM5m (regardless of property value) or up to the permissible LTV as stated above; whichever is lower; and</li><li>ii. Cash out is only open to business in operation (investment holding company is NOT eligible).</li></ul>	Risk Rating	Property Type	Max MOF		Purchase	Refinancing	5 & 4	Residential	60+5%	90%	Commercial & Industrial	90%*	90%*	Vacant Land - Commercial & Industrial only	90%#	90%#	<u>AIRB</u> 3 & 2	Residential	60+5%	90%	Commercial & Industrial	90%*	90%*	Vacant Land - Commercial & Industrial only	80%#	80%#
Risk Rating	Property Type			Max MOF																							
		Purchase	Refinancing																								
5 & 4	Residential	60+5%	90%																								
	Commercial & Industrial	90%*	90%*																								
	Vacant Land - Commercial & Industrial only	90%#	90%#																								
<u>AIRB</u> 3 & 2	Residential	60+5%	90%																								
	Commercial & Industrial	90%*	90%*																								
	Vacant Land - Commercial & Industrial only	80%#	80%#																								



	<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>i. Total MOF is based on Property Value or SPA, whichever is lower;</li> <li>ii. OD/CL-i or MOL/-i (single or combination) are to be capped at <b>70%</b> of property value. Except for <b>land financing remains at 60%</b>.</li> <li>iii. Minimum MOL/-i limit must be <math>\geq</math> RM1.0 million;</li> <li>iv. Maximum limit for BG/-i to be capped at RM1 million;</li> <li>v. Total financing amount is subject to the maximum MOF and cash out capping;</li> <li>vi. MOF up to 90% is inclusive of MRTA/MRTT or MRTA with ROP/MRTT with ROC and/or Sun Signature Life Plus (SSLP) and/or Sun Ultimate Coverage-i (SUC-i), Legal Fees and/or Valuation Fees financing. Financing for MRTA/MRTT or MRTA with ROP/MRTT with ROC and/or Sun Signature Life Plus (SSLP) and/or Sun Ultimate Coverage-i (SUC-i), Legal Fees and/or Valuation Fees is capped at 15%.</li> <li>vii. Additional 5% for new purchase of residential property is only meant for MRTA/MRTT or MRTA with ROP/MRTT with ROC and/or Sun Signature Life Plus (SSLP) and/or Sun Ultimate Coverage-i (SUC-i) financing.</li> </ul>												
<b>Facility Type &amp; Tenure</b>	<table border="1"> <thead> <tr> <th data-bbox="446 877 893 924">Facility Type</th><th data-bbox="893 877 1409 924">Tenure</th></tr> </thead> <tbody> <tr> <td data-bbox="446 924 893 1197">Term Loan / Term Financing-i (TL/TF-i)</td><td data-bbox="893 924 1409 1197"> <ul style="list-style-type: none"> <li>up to 25 years* for financing limit &lt; RM5m.</li> <li>Up to 20 years* for financing limit <math>\geq</math> RM5m.</li> </ul> <p><i>For TF-i under-construction, the maximum tenure listed above is excluding of Grace Period.</i></p> </td></tr> <tr> <td data-bbox="446 1197 893 1396">           Overdraft / Cash Line-i (OD/CL-i) / <b>with reducing limit (OD-R/CL-i-R)</b>   <b>Note: OD-R/CL-i-R is not open for undercon properties</b> </td><td data-bbox="893 1197 1409 1396">On demand. For CL-i, tenure is up to 5 years. Renewal is subject to approval.</td></tr> <tr> <td data-bbox="446 1396 893 1564">           Multi Option Line/-i:            i. Documentary Credit-i (DC/-i)            ii. Trust Receipt/ -i (TR/-i)            iii. Multi-Currency Trade Loan / Financing-i (MCTL / MCTF-i)         </td><td data-bbox="893 1396 1409 1564">Up to 120 days</td></tr> <tr> <td data-bbox="446 1564 893 1627">Bank Guarantee/ -i (BG/-i)</td><td data-bbox="893 1564 1409 1627">Up to 12 months / per BG-i Contract</td></tr> <tr> <td data-bbox="446 1627 893 1722">Short Term Advances (STA)/ Term Financing-i (TF-i)** short term</td><td data-bbox="893 1627 1409 1722">Up to 1 year</td></tr> </tbody> </table> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>i. *Applicable to all types of properties.</li> <li>ii. STA / TF-i** tenure is to match with the remaining tenure of existing trade finance with other banks.</li> </ul>	Facility Type	Tenure	Term Loan / Term Financing-i (TL/TF-i)	<ul style="list-style-type: none"> <li>up to 25 years* for financing limit &lt; RM5m.</li> <li>Up to 20 years* for financing limit <math>\geq</math> RM5m.</li> </ul> <p><i>For TF-i under-construction, the maximum tenure listed above is excluding of Grace Period.</i></p>	Overdraft / Cash Line-i (OD/CL-i) / <b>with reducing limit (OD-R/CL-i-R)</b>  <b>Note: OD-R/CL-i-R is not open for undercon properties</b>	On demand. For CL-i, tenure is up to 5 years. Renewal is subject to approval.	Multi Option Line/-i: i. Documentary Credit-i (DC/-i) ii. Trust Receipt/ -i (TR/-i) iii. Multi-Currency Trade Loan / Financing-i (MCTL / MCTF-i)	Up to 120 days	Bank Guarantee/ -i (BG/-i)	Up to 12 months / per BG-i Contract	Short Term Advances (STA)/ Term Financing-i (TF-i)** short term	Up to 1 year
Facility Type	Tenure												
Term Loan / Term Financing-i (TL/TF-i)	<ul style="list-style-type: none"> <li>up to 25 years* for financing limit &lt; RM5m.</li> <li>Up to 20 years* for financing limit <math>\geq</math> RM5m.</li> </ul> <p><i>For TF-i under-construction, the maximum tenure listed above is excluding of Grace Period.</i></p>												
Overdraft / Cash Line-i (OD/CL-i) / <b>with reducing limit (OD-R/CL-i-R)</b>  <b>Note: OD-R/CL-i-R is not open for undercon properties</b>	On demand. For CL-i, tenure is up to 5 years. Renewal is subject to approval.												
Multi Option Line/-i: i. Documentary Credit-i (DC/-i) ii. Trust Receipt/ -i (TR/-i) iii. Multi-Currency Trade Loan / Financing-i (MCTL / MCTF-i)	Up to 120 days												
Bank Guarantee/ -i (BG/-i)	Up to 12 months / per BG-i Contract												
Short Term Advances (STA)/ Term Financing-i (TF-i)** short term	Up to 1 year												



	<p>iii. BG-i is open to all type of guarantee available under Trade Finance, i.e. Tender Guarantee / Bid Bond, Performance Guarantee, Advance Payment Guarantee, Security Deposit Guarantee &amp; Retention Guarantee.</p>															
<p><b>Sinking Fund and OD/CL-i limit reduction standard calculation</b></p>	<p>Formula:</p> <table><tr><td><math display="block">\frac{\text{Total amount to be reduced}}{\text{Facility tenure (months)} - 6}</math></td><td>=</td><td><b>Monthly Sinking Fund OR Monthly Reduction Amount</b></td></tr></table> <p>○ OD-R/CL-i-R is not open for undercon properties</p> <p><u>Remarks for DSC:</u></p> <ul style="list-style-type: none"><li>Monthly sinking fund will be computed as part of customer's commitment.</li><li>The commitment computation for OD/CL-i reduction limit is to follow TL/TF-i instalment formula. There shall be no more calculation on normal OD/CL-i commitment in this scenario to avoid duplication of commitment.</li></ul>	$\frac{\text{Total amount to be reduced}}{\text{Facility tenure (months)} - 6}$	=	<b>Monthly Sinking Fund OR Monthly Reduction Amount</b>												
$\frac{\text{Total amount to be reduced}}{\text{Facility tenure (months)} - 6}$	=	<b>Monthly Sinking Fund OR Monthly Reduction Amount</b>														
<p><b>Concept &amp; Underlying Shariah Transaction</b> (For Islamic product only)</p>	<p><u>Term Financing-i / Cash Line-i / Multi Currency Trade Financing-i /Trust Receipt-i</u></p> <ul style="list-style-type: none"><li>Concept: Monetization (Tawarruq)</li><li>Underlying Shariah Transaction: it refers to the sequences of buying and selling of commodity to obtain cash to finance the customer's request</li></ul> <p><u>Documentary Credit-i</u></p> <ul style="list-style-type: none"><li>Concept: Agency (Wakalah)</li><li>Underlying Shariah Transaction: it refers to an agency relationship where one party is appointed to act as an Agent on behalf of another party</li></ul> <p><u>Bank Guarantee-i</u></p> <ul style="list-style-type: none"><li>Concept: Guarantee (Kafalah)</li><li>Underlying Shariah Transaction: it refers to contract made between the Bank and third party (Beneficiary), whereby the Bank agrees to discharge the liability of the customer (Applicant) in the case of default by the customer in fulfilling the obligation to the beneficiary. The customer will pay the Bank a fee (Ujrah) for the service rendered as surety.</li></ul>															
<p><b>Pricing</b></p> <p><u>Note:</u> Please refer to the latest campaign pricing launch by Business Unit (if any)</p>	<p><b><u>Term Loan / Term Financing-i</u></b></p> <table><tr><th>Risk Rating</th><th>Commercial &amp; Industrial</th><th>Residential</th></tr><tr><td>5 &amp; 4</td><td>BLR/BFR – 2.30%</td><td rowspan="2">BLR/BFR + 1% Effective 1 August 2020</td></tr><tr><td>Below 5 &amp; 4</td><td>BLR/BFR – 2.10%</td></tr></table> <p>The above are bundle pricing where customer shall procure fire takaful and takaful coverage (please refer to options and definition as below) acceptable by CIMB. Otherwise, the pricing will be revised upward by 0.25%. The same will be spelled out at customer's Letter of Offer to ensure transparency of bundle pricing mechanism.</p> <p>Takaful coverage is inclusive of both Takaful grouping as per table below:</p> <table><tr><th>Life Takaful</th><th rowspan="4">AND</th><th>Fire Takaful</th></tr><tr><td>MRTA/MRTT; or MRTA with ROP/MRTT with ROC</td><td rowspan="3">Fire Takaful</td></tr><tr><td>Sun Signature Life Plus (SSLP)</td></tr><tr><td>Sun Ultimate Coverage-i (SUC-i)</td></tr></table>	Risk Rating	Commercial & Industrial	Residential	5 & 4	BLR/BFR – 2.30%	BLR/BFR + 1% Effective 1 August 2020	Below 5 & 4	BLR/BFR – 2.10%	Life Takaful	AND	Fire Takaful	MRTA/MRTT; or MRTA with ROP/MRTT with ROC	Fire Takaful	Sun Signature Life Plus (SSLP)	Sun Ultimate Coverage-i (SUC-i)
Risk Rating	Commercial & Industrial	Residential														
5 & 4	BLR/BFR – 2.30%	BLR/BFR + 1% Effective 1 August 2020														
Below 5 & 4	BLR/BFR – 2.10%															
Life Takaful	AND	Fire Takaful														
MRTA/MRTT; or MRTA with ROP/MRTT with ROC		Fire Takaful														
Sun Signature Life Plus (SSLP)																
Sun Ultimate Coverage-i (SUC-i)																



	<p><u>Definition of MRTA/MRTT or MRTA with ROP/MRTT with ROC:</u> Customer to take up full or optimize MRTA/MRTT or MRTA with ROP/MRTT with ROC (refer to the Appendix 1 for the illustration)</p> <p><u>Definition of SSLP/SUC-i:</u> Customer to take up full or optimize SSLP/SUC-i</p> <p><b><u>Overdraft / Cash Line-i</u></b></p> <table><tr><th>Risk Rating</th><th>Commercial &amp; Industrial (effective 1 April 2024)</th><th>Residential</th></tr><tr><td>5 &amp; 4</td><td>BLR/BFR + 0.50%</td><td rowspan="2">BLR/BFR + 1% Effective 1 August 2020</td></tr><tr><td>Below 5 &amp; 4</td><td>BLR/BFR + 0.75%</td></tr></table> <p><b><u>Multi Option Line/-i</u></b></p> <table><tr><th>Risk Rating</th><th>TR/TR-i / STA/short term TF-i</th><th>MCTL/MCTF-i</th><th>DC/DC-i BG/BG-i</th></tr><tr><td>5 &amp; 4</td><td>BLR/BFR + 0.70%</td><td>BLR/BFR – 0.25%</td><td rowspan="2">0.10% per mth or min RM100, whichever is higher</td></tr><tr><td>Below 5 &amp; 4</td><td>BLR/BFR + 0.90%</td><td>BLR/BFR + 0.00%</td></tr></table> <p>For residential property as collateral, TR/-i, STA/short term TF-i and MCTL/MCTF-i will be priced at BLR/BFR + 1%.</p> <p><b><u>Vacant Land as Collateral</u></b> <b>(Islamic -Discontinued)</b></p> <table><tr><th>Rating</th><th>5 &amp; 4</th><th>3</th><th>2</th></tr><tr><td>TL/TF-i</td><td rowspan="2">BLR/BFR+1.00%</td><td rowspan="2">BLR/BFR + 1.75%</td><td>BLR/BFR + 1.75%</td></tr><tr><td>OD/CL-i</td><td>BLR/BFR + 2.00%</td></tr></table> <p>Note: Rating depending on scorecard used</p> <p><u>For CL-i:</u></p> <ul style="list-style-type: none"><li>EPR 1 (BFR + spread) is on the utilized portion (Effective Profit Rate 1 (EPR 1)) and;</li><li>1% p.a. on unutilized portion (Effective Profit Rate 2 (EPR 2)), regardless of risk rating.</li></ul>	Risk Rating	Commercial & Industrial (effective 1 April 2024)	Residential	5 & 4	BLR/BFR + 0.50%	BLR/BFR + 1% Effective 1 August 2020	Below 5 & 4	BLR/BFR + 0.75%	Risk Rating	TR/TR-i / STA/short term TF-i	MCTL/MCTF-i	DC/DC-i BG/BG-i	5 & 4	BLR/BFR + 0.70%	BLR/BFR – 0.25%	0.10% per mth or min RM100, whichever is higher	Below 5 & 4	BLR/BFR + 0.90%	BLR/BFR + 0.00%	Rating	5 & 4	3	2	TL/TF-i	BLR/BFR+1.00%	BLR/BFR + 1.75%	BLR/BFR + 1.75%	OD/CL-i	BLR/BFR + 2.00%
Risk Rating	Commercial & Industrial (effective 1 April 2024)	Residential																												
5 & 4	BLR/BFR + 0.50%	BLR/BFR + 1% Effective 1 August 2020																												
Below 5 & 4	BLR/BFR + 0.75%																													
Risk Rating	TR/TR-i / STA/short term TF-i	MCTL/MCTF-i	DC/DC-i BG/BG-i																											
5 & 4	BLR/BFR + 0.70%	BLR/BFR – 0.25%	0.10% per mth or min RM100, whichever is higher																											
Below 5 & 4	BLR/BFR + 0.90%	BLR/BFR + 0.00%																												
Rating	5 & 4	3	2																											
TL/TF-i	BLR/BFR+1.00%	BLR/BFR + 1.75%	BLR/BFR + 1.75%																											
OD/CL-i			BLR/BFR + 2.00%																											
<b>Payment Schedule</b>	<p><u>Term Loan / Term Financing-i</u></p> <ul style="list-style-type: none"><li>Interest/Profit is calculated on daily basis and is payable monthly in arrears</li><li>Monthly Installment due date is 4<sup>th</sup> day of the month</li></ul> <p><u>Overdraft / Cash Line-i</u></p> <ul style="list-style-type: none"><li>Interest/Profit is payable monthly (at the month's end)</li><li>Principal Payment is required on a bullet basis</li></ul>																													
<b>Lock-in Period</b> (For TL/TF-i only)	3 years from the date of first disbursement																													

**(D) Other Requirements**

Item	Descriptions
<b>Condition of MCTL / MCTF-i</b>	<ul style="list-style-type: none"> <li>For financing in Ringgit Malaysia only</li> <li>Minimum transaction amount of RM20,000</li> <li>(Optional) For trade related inputs &amp; services, MOF is up to 80% of invoice value. Required to specify type of input &amp; services to be financed under MCTL/ MCTF-i. Some examples as below: -               <ol style="list-style-type: none"> <li>Manufacturing sector: electricity &amp; water cost</li> <li>Information Communication Technology (ICT) industry: software license, software implantation services, consultancy services, data processing &amp; database services</li> <li>Logistic Industry: rental / leasing of service of ships or cargo vessels, vessel salvage refloating services, import &amp; export duties (e.g. custom duties &amp; excise duties)</li> </ol> </li> </ul>
<b>Condition for MOL-i</b> (post-disbursement)	<ul style="list-style-type: none"> <li>To submit debtors and creditors aging listing</li> <li>To maintain the top 10 suppliers (local or foreign) in BCS</li> <li>To complete the Foreign Counterparty Declaration Form for foreign suppliers only</li> </ul>
<b>Current Account/-i</b> *(applicable for SME BPF-i without DIA-i Bundling Package)	<ul style="list-style-type: none"> <li>Customer is required to open and maintain a current account/-i to operate and/or facilitate monthly payment via auto debit.</li> </ul>
<b>SME Biz Property-i x DIA-i Bundling Package</b> *(applicable for TF-i only)	<ul style="list-style-type: none"> <li>Customer is required to open and maintain a Daily Investment Account-i (DIA-i) to operate and/or facilitate monthly payment via auto debit.</li> </ul>
<b>Fire Insurance / Takaful</b>	<ul style="list-style-type: none"> <li>Fire Insurance / Takaful is compulsory for property financing</li> </ul>

**(E) Fees & Charges**

Item	Descriptions
<b>Stamp Duties</b>	<ul style="list-style-type: none"> <li>As per the Stamp Duty Act 1949 (Revised 1989)</li> </ul>
<b>Legal Fees and Disbursement Fees</b>	<ul style="list-style-type: none"> <li>Include fees for registration of charge and other related charges</li> </ul>
<b>Processing Fees</b>	<ul style="list-style-type: none"> <li>Nil</li> </ul>



<b>Commitment Fees / EPR2</b> (For OD/CL-i)	1.0% p.a. on unutilized amount for Overdraft/Cash Line-i  <i>Note:</i> OD/CL-i waiver for limit RM3.0mil and below [Effective Profit Rate 2 (EPR2)], regardless of risk rating. <b>**Subject to approval / designate campaign period).</b>
<b>Agency Fee</b> (for Islamic product only, not applicable for MOL-i)	<u>For SMEs</u> RM4.00 for every RM1.0mil transacted amount or part thereof  <u>For Non-SMEs</u> RM8.00 for every RM1.0mil transacted amount or part thereof
<b>Other Fees &amp; Charges</b>	Please refer to Appendix 2 (applicable to MOL/-i and BG/-i only)
<b>Penalty for late payment / excess</b> (For conventional product only)	<ul style="list-style-type: none"> <li>Term Loan: 1.0% p.a. on amount in arrears</li> <li>Overdraft: BLR + 3.5% p.a. on excess amount</li> </ul>
<b>Default Rate</b> (For conventional product only)	Default rate of 1% above the prevailing interest rate p.a. shall apply to both Term Loan and Overdraft if there is default of three (3) consecutive payments of monthly instalments.
<b>Revised EPR/EPR1</b> (For Islamic product only)	The prevailing EPR/EPR1 shall be revised to as below if there is default of three (3) consecutive payments of monthly instalments:  Term Financing: Prevailing EPR + 1.00% Cash Line-i: Prevailing EPR1 + 1.00%
<b>Ta'widh (Compensation)</b> (For Islamic product only)	<ul style="list-style-type: none"> <li>Ta'widh (Compensation) will be charged up to the amount of actual loss incurred as below: <ul style="list-style-type: none"> <li>a. For default of payment during the tenure of each of the facilities, the Ta'widh (Compensation) rate shall be applied is up to one per centum (1%) per annum or any other rates approved by BNM on the overdue instalments until the date when payment is received by the Bank.</li> <li>b. For default in payment during the tenure of each of the facilities, where such default cases the entire facilities to be recalled or brought to court for judgement prior to maturity, the Ta'widh (Compensation) rate shall be applied is up to one per centum (1%) or any other rates approved by BNM on the outstanding Bank's Sales Price is received by the Bank or the judgement is obtained, whichever is earlier; and</li> <li>c. For default of payment beyond the tenure of each of the facilities, the Ta'widh (Compensation) rate will be applied shall not be more than BNM's prevailing daily overnight Islamic Interbank Money Market Rate (IIMM) or any other rates approved by BNM on the outstanding balance from the date to tenure expires until the date the outstanding Bank's Sales Price is received by the Bank.</li> </ul> </li> </ul>





	<p>d. The Ta'widh (Compensation) amount shall not be compounded on the overdue installment and/or outstanding balance, as the case may be.</p> <p>e. The accumulated Ta'widh (Compensation) shall not exceed one hundred per centum (100%) of the Bank's Purchase Price portion of the Bank's Sales Price.</p>
<b>Early Settlement Cost</b> (For TL only)	3% on approved loan amount in the event early settlement is made during Lock-in Period
<b>Early Settlement Charges</b> (For TF-i only)	(1% X Outstanding Bank's Purchase Price) X (number of days from the date the Settlement Amount is received until the last day of the Lock-in Period)/365 (in the event early settlement is made during Lock-in Period)

#### (F) Codes & Description

System	Product Name	Code
BCS	SME Biz Property	BizLoan-01
	SME Biz Property - Residential	BizLoan-02
	SME Biz Property - Land	Biz Vacant Land
	SME Biz Property-i	BPF-i
	<del>SME Biz Property-i - Land</del> (discontinued effective 1/7/2024)	<del>BIZLAND-i</del>
	BPF-ixDIA Bundling Package - TF-i (Completed)	BPF-ixDIA01
	BPF-ixDIA Bundling Package - TF-i (Under Construction)	BPF-ixDIA03



## Appendix 1 – Illustration of Full MRTA/MRTT vs Optimize MRTA/MRTT

### Illustration – Full OR Optimize MRTA



- Customer Name : ABC Sdn Bhd
- Nature of Business : Wholesaling
- Latest Annual Turnover : RM15 million
- Key Person : Mr. XYZ, age 40 years old



- Commercial Property at Prime Area
- Market Value : RM1.0 million

#### Full MRTA

Full MRTA means the insurance must be able to cover full financing amount and full financing tenure

- Financing Amount : RM850,000 (MOA 85%)
- Financing Tenure : 20 years

Company Name:	ABC Sdn Bhd	
<b>LIFE TO BE ASSURED 1</b>		
Name:	XYZ	
Date of Birth:	1-Jan-1978	
Age:	40	
Gender:	Male / Female	
Sum Assured:	RM	850,000
Deferment Period:	0	
SA Reducing Term:	20	
Single Premium:	RM	34,978
<b>Total Premium:</b>	<b>RM</b>	<b>34,978</b>

#### Optimize MRTA

Optimize MRTA means utilize minimum MOA of 4.5% (in total) for MRTA, Legal & Valuation Fees

- Financing Amount : RM850,000 (MOA 85%)
- Financing Tenure : 20 years
- Total Legal & Valuation Fees : RM20,000
- Optimize MRTA : RM25,000 [RM45k (MOA 4.5%) – RM20k]

<b>REDUCED SUM ASSURED (SA)</b>		
Reduced SA:	RM	607,543
Opt Premium:	RM	25,000
<b>Total Premium:</b>	<b>RM</b>	<b>25,000</b>
<b>REDUCED TERM (SA Reducing Term)</b>		
Reduced Term:		16
Opt Premium:	RM	23,800
<b>Total Premium:</b>	<b>RM</b>	<b>23,800</b>

FORWARD ASEAN

CIMB Proprietary/Internal Use Only



### Illustration – Full OR Optimize MRTT



- Customer Name : ABC Sdn Bhd
- Nature of Business : Wholesaling
- Latest Annual Turnover : RM15 million
- Key Person : Mr. XYZ, age 40 years old



- Commercial Property at Prime Area
- Market Value : RM1.0 million

#### Full MRTT

Full MRTT means the takaful must be able to cover full financing amount and full financing tenure

- Financing Amount : RM850,000 (MOA 85%)
- Financing Tenure : 20 years

Company Name:	ABC Sdn Bhd	
<b>LIFE TO BE COVERED 1</b>		
Name:	XYZ	
Date of Birth:	1-Jan-1978	
Age:	40	
Gender:	Male / Female	
Sum Covered:	RM	850,000
Deferment Period:	0	
SC Reducing Term:	20	
Single Contribution:	RM	34,978
<b>Total Contribution:</b>	<b>RM</b>	<b>34,978</b>

#### Optimize MRTT

Optimize MRTT means utilize minimum MOA of 4.5% (in total) for MRTT, Legal & Valuation Fees

- Financing Amount : RM850,000 (MOA 85%)
- Financing Tenure : 20 years
- Total Legal & Valuation Fees : RM20,000
- Optimize MRTT : RM25,000 [RM45k (MOA 4.5%) – RM20k]

<b>REDUCED SUM COVERED (SC)</b>		
Reduced SC:	RM	607,543
Opt Contribution:	RM	25,000
<b>Total Contribution:</b>	<b>RM</b>	<b>25,000</b>
<b>REDUCED TERM (SC Reducing Term)</b>		
Reduced Term:		16
Opt Contribution:	RM	23,800
<b>Total Contribution:</b>	<b>RM</b>	<b>23,800</b>

FORWARD ASEAN

CIMB Proprietary/Internal Use Only





## Appendix 2 – Other Fees & Charges

### (A) Documentary Credit/-i

Type of Services	Commission & Fees
Issuance & Amendment involving increase in amount and/or extension of expiry date	0.10% per month or part thereof. Minimum RM100
Amendment – Others	RM50 flat
Acceptance	0.10% per month or part thereof. Minimum RM100
Cancellation prior to expiry date	RM100 flat
Document discrepancy fee	RM denominated Documentary Credit/-i – RM50 flat FCY denominated Documentary Credit/-i– USD50 flat

### (B) Multi-Currency Trade Loan / Financing-i

Type of Services	Fees & Charges
Open Account	0.10% flat on financing value – minimum RM50 ; maximum RM100
Extension of financing (roll over)	RM100 flat

### (C) Bank Guarantee/-i

Type of Services	Commission & Fees
Issuance & Amendment	0.10% per month or part thereof. Minimum RM100, whichever is higher (minimum RM200 for Bank Guarantee/-i favoring immigration)
Replacement of lost Bank Guarantee/-i	RM100 flat
Bank Guarantee/-i claims	RM100 flat

### (D) Other Charges

Type of Services	Commission & Fees
Postage	RM5 flat within Malaysia RM10 flat other countries
Courier	RM20 flat within Malaysia Actual plus applicable taxes + RM20 other countries
SWIFT for Documentary Credit/-i / Bank Guarantee/-i	RM50 flat Malaysia & Singapore RM100 flat other countries
SWIFT – Others	RM30 flat
Revenue Stamp	RM10

The above-mentioned commission, fees and charges may vary. You may refer to Trade Finance Dashboard in Sync-up for further details.



### Appendix 3 – MOF For Purchase from Developer

#### 1. Under Construction Property

##### a) Residential

Risk Rating##	Max MOF*		
	**Selling Price ≤ 15% as prescribed by DRU	**Selling Price > 15%-25% as prescribed by DRU	**Selling Price > 25%-35% as prescribed by DRU
5	60+5%	60+5%	50+5%
4	60+5%	60+5%	50+5%
3	60+5%	Decline	Decline
2	60+5%	Decline	Decline
1#	60+5%	Decline	Decline

#applicable to FIRB customers where approval is subject to CCM discretionary approval.

##### b) Commercial/Industrial

Risk Rating	Max MOF*		
	**Selling Price ≤ 15% as prescribed by DRU	**Selling Price > 15%-25% as prescribed by DRU	**Selling Price > 25%-35% as prescribed by DRU
5	90%	90%	70%
4	90%	90%	55%
3	90%	75%	50%
2	90%	75%	Decline
1#	80%	70%	Decline

Note:

- Only for developer Grade A, B & C
- #applicable to FIRB customers where approval is subject to CCM discretionary approval.
- \*Inclusive of MRTT/MRTT with ROC, Legal Fees and/or Valuation Fees financing capping at maximum 15%.
- \*\*Selling Price here refer to End Financing price prescribed or SPA price, whichever is lower.
- No clean margin allowed if selling price more than 15%.
- MOF for IHC & still capped at 80% for aggregate exposure ≥ RM5.0Mil across all Rating or follow the matrix whichever is lower.

#### 2. Under construction property with at least 80% stage of completion to be treated as completed property.

Risk Rating##	MOF	
	Residential	Commercial & Industrial
5 & 4	60+5%	70%
3, 2 & 1#	60+5%	65%

#applicable to FIRB customers where approval is subject to CCM discretionary approval

**Guidelines:**

In order to treat the under construction property with at least 80% stage of completion as completed property, please be guided by the following:

- a) Copy of architect certification to show completion up to advance stage i.e. up to completion of road, drain and sewerage;
- b) Written consent letter from developer and customer with agreement below:
  - i. Written confirmation from a senior management staff of developer office to confirm the following:
    - Developer's agreement that the financing will only be disbursed upon certification of completion issued.
    - Developer do not claim for progress payment until certification of completion issued; and
    - Developer do not charge late payment interest.
  - ii. Written confirmation from the customer to confirm the following:
    - Customer's agreement that financing will only be disbursed upon certification of completion issued.
    - Customer will not request the Bank to release financing progressively until certification of completion issued; and
    - Customer will not claim from the Bank on any late payment interest/charges for late drawdown, even if developer charge the customer.
- c) Full valuation report must be furnished to the Bank prior to drawdown as a pre-disbursement condition in the letter of offer.

### 3. Direct Purchase from Developer after CCC

Risk Rating	Residential	MOF
		Commercial & Industrial
All Rating	60+5%	90%*

**Guidelines:**

- a) Valuation report must be provided to the Bank for any property purchase from developer after CCC.
- b) Property purchase is only for owner occupied.
- c) Sales is to indicate the name of vendor/developer in the product credit proposal form for application submitted.
- d) \*MOF 90% LTV is subject to CCM discretionary decision depending on the overall condition. Otherwise, LTV to fall back to 80%.