

Appendix II - Product Disclosure Sheet (Home Loan/Financing)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your housing loan/home financing.

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

FSP Logo and
Name

Date: _____

1 What is [Product Name]?

[Product Name] is a housing loan/home financing calculated on a floating rate basis. You are offering your house as a security for this loan/financing.

For Islamic home financing, FSPs to briefly describe the applicable Shariah concept.

2 Know Your Obligations

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For this housing loan/home financing as an illustration

- Your loan amount: **RM350,000**
- Your monthly instalment: **RM xx**
- Your loan tenure: **35 years**
- Standardised base rate (SBR)*: **x%**
- Effective financing rate: **y% p.a.**

In **total** you will pay **RM xxx,xxx** at the end of 35 years.

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You also have to pay the following fees and charges:

- Stamp duty: **xx%** of loan amount
- Disbursement fee: **RM x**
- Processing fee: **RM x**
- Wakalah fee (*if relevant*): **RM x**

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 for **35 years**. Speak to us if you wish to settle your loan earlier.



Ensure you can afford to **pay a higher instalment** if the Overnight Policy Rate (OPR) rises.



Contact us immediately, if you are unable to pay your monthly instalment.

*The SBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBR can rise or fall due to changes in the OPR.