

A FSP must refer to the following table when preparing PDS for a housing loan/home financing product. The red annotations with an “N” numbering are for the FSP’s reference only. They must be removed from the PDS to be provided to financial consumers.

A FSP has the flexibility to use appropriate infographics, illustrations or colours to draw the attention of financial consumers to important information in the PDS.

Item	Notes on PDS requirements
N1	A FSP must disclose the relevant information (i.e. effective financing rate, monthly instalment) in the PDS based on a housing loan/home financing product with a financing amount of <u>RM350,000</u> for <u>35 years</u> .
N2	A FSP must disclose the relevant fees and charges for a housing loan/home financing product.
N3	A FSP must provide the table for a housing loan/home financing that is priced against the SBR to illustrate changes in the monthly instalment, interest/profit cost and total repayment amount.
N4	<p>A FSP must indicate the available avenues for financial consumers to contact the FSP should they have any question or require assistance (e.g. when the customers face financial difficulties in making repayments).</p> <p>QR code is only an <u>example</u> of the available avenues. If a FSP includes QR code to direct financial consumers to further information about the product, the FSP is reminded to adhere to the disclosure principles under paragraph 9.1.</p>
N5	<p>It is <u>optional</u> for a FSP to include this section for financial consumers to acknowledge that they have read and understood the PDS.</p> <p>A financial consumer’s acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms disclosed in the PDS.</p>
<p>Notes: This PDS template for housing loan/home financing replaces the PDS template in the Policy Document on Reference Rate Framework issued on 11 August 2021 and the PDS template in Policy Document on Responsible Financing issued on 6 May 2019.</p>	