

Appendix III - Product Disclosure Sheet (Personal Financing)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal 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 an unsecured personal financing calculated on a floating / fixed rate basis.

FSPs to briefly explain how interest/profit is calculated based on the floating / fixed rate.

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

2 Know Your Obligations

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For this personal financing, as an illustration

- Your financing amount: **RM100,000**
- Your monthly instalment: **RM xx**
- Your financing tenure: **10 years**
- Interest / profit rate: **x.x%**
- Effective interest / profit rate: **x.x% p.a.**

In total you will pay RMxxxx at the end of 10 years.

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

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You have to pay the following fees and charges:

- Stamp duty: **x%** of financing amount
- Disbursement fee: **RM xx**
- Late payment charge: **1% p.a. on the amount in arrears**



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

If you wish to settle your financing early, you should know:

FSPs to briefly explain the conditions imposed on financial consumers if they early settle the personal financing.