

### 3 Know Your Risks

#### What happen if you fail to pay your monthly instalments?

1. You **pay more in total** due to late payment charges, compounding of interest *[if relevant]*.
2. We may **deduct** money from a savings account you have with us to set -off your loan balance.
3. We may **foreclose** your property or **take legal action** against you.
4. Your **credit score** may be affected, leading to credit being more difficult or expensive to you.

#### Your monthly instalment may increase during the tenure of your loan

**N3**

The SBR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBR means that you have to pay a higher monthly instalment.

	Current Rate	Rate increase by 1%	Rate increase by 2%
Monthly instalment	RM xx	RM xx	RM xx
Total interest/profit cost	RM xxx	RM xxx	RM xxx
Total payment	RM xxxx	RM xxxx	RM xxxx

### 4 Other Key Terms

- Lock-in period: **k** years (to start from dd/mm/ yy)
- Early termination fee: **x%** of outstanding amount or original loan amount
- Indicate if any insurance/takaful coverage is required

If you have any questions or require assistance on your housing loan/ home financing, you can:



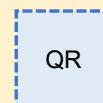
Call us at  
XXX -XXX -XXXX



Visit us at:  
[https://\[productspecificwebpage\].com](https://[productspecificwebpage].com)



Email us at:  
XXX@Xmail.com



Scan the QR  
code above

**N4**
**N5**

#### Customer's Acknowledgment\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that [FSP name] has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

*\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

-----  
Name:  
Date: