

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Product below:

☐ Please tick whichever is applicable in this document.

Be sure to also read and understand the terms and conditions in the letter of offer. Seek clarification from CIMB Bank Berhad if you do not understand any part of this document or the general terms.

CIMB Bank Berhad

<Flexi> ("Facility")

Date : _____

1. What is this product about?

☐ HomeFlexi

☐ BizFlexi

☐ Flexi Vacant Land Financing

The Facility account is a combined loan account with current account.

The Facility is calculated on a variable rate basis and you are offering your property as security. Depending on your credit assessment, the bank may require guarantor(s) to guarantee your obligations.

The Facility offers flexibility in prepayment and withdrawal subject to a monthly service charge and a monthly flexi charge.

Prepayments will be credited directly into your Facility account(s) to settle any arrears, monthly instalment(s) due and other outstanding charges and then used to reduce the principal Facility amount. This will result in savings for you because less interest will be charged on the Facility.

Interest is chargeable on the debit balance in your Facility account.

2. What do I get from this product?

- a) Total amount : RM _____
borrowed
- b) Margin of : _____%
financing
- c) Tenure (years) : _____
- d) Interest rate : SBR + _____% p.a.
(Effective = 2.75 % + _____ % p.a.
interest rate)

Note: Standardised Base Rate (SBR) currently @ 2.75% p.a.

3. What is the Standardised Base Rate ("SBR")?

The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.

4. What are possible scenarios to trigger a change in the SBR?

The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).

5. Historical SBR in the last three years

Please refer to <https://www.cimb.com.my/en/personal/help-support/rates-charges/cimb-base-rate-base-lending-rates.html> for this information.

6. What are my obligations?

Today (SBR= 2.75% p.a.)

- a) Monthly instalment : RM _____
- b) Total interest cost at the end of ____ years : RM _____
- c) The total amount you must pay back, including the amount borrowed at the end of ____ years : RM _____

If SBR goes up 1.00%

- a) Monthly instalment : RM _____
- b) Total interest cost at the end of ____ years : RM _____
- c) The total amount you must pay back, including the amount borrowed at the end of ____ years : RM _____

If SBR goes up 2.00%

- a) Monthly instalment : RM _____
- b) Total interest cost at the end of ____ years : RM _____
- c) The total amount you must pay back, including the amount borrowed at the end of ____ years : RM _____

Note:

Your monthly instalment and total repayment amount may vary if the SBR changes.
You have to pay interest during the construction period for a property under construction.
Interest is calculated as per the formula below:

Amount disbursed x prevailing interest rate x no. of days due/365 (or 366 for leap years).

7. What other charges do I have to pay?

Stamp Duties

As per the Stamp Duty Act 1949 (Revised 1989).

Legal Fees

As per the scale in the Solicitors' Remuneration Order (SRO).

Disbursement Fees

Including but are not limited to registration fees, search fees and other charges imposed by the relevant authorities and/or legal firms.

Valuation Fees

As per the Seventh Schedule of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia.

Other Fees and Charges

Monthly Service Charge

A monthly service charge of RM10.00 will be charged to your Facility account(s) on first disbursement of the Facility until the Facility is fully settled.

Monthly Flexi Charge

A flexi charge of RM40.00 per month will be debited to your Facility account(s) in the event the utilisation rate of the Facility is less than 70% on the last day of every month, based on the below formula:

Utilisation rate of the Facility (%) = $\frac{\text{Average daily balance for the month}}{\text{Principal outstanding owing}} \times 100\%$

Average daily balance (RM) = $\frac{\text{Sum of daily Facility account(s) balance}}{\text{Number of days in the month}}$

For this purpose:

'Sum of daily Facility account(s) balance' shall mean the total aggregate day end Facility account(s) balance in a month excluding credit balance (if any). Day end Facility account(s) balance is the balance owing under the Facility minus prepayment amount (if any).

'Principal outstanding owing' shall mean the principal amount incurred and owing to the bank under the Facility at the material time.

Redemption Statement Fee (HomeFlexi only)

A fee of RM50.00 will be charged to your Facility account(s) each time a redemption statement is issued at your request.

Letter of Confirmation for Employees Provident Fund ("EPF") Withdrawal Fee (HomeFlexi only)

A fee of RM20.00 will be charged to your Facility account each time a letter of confirmation/your housing loan balance statement addressed to EPF is issued.

All fees and charges are non-refundable and may be updated by the Bank on its website from time to time.

8. What if I fail to fulfil my obligations?

- a) Interest rate on excess: SBR + 7.35% p.a. on daily balances on the amount in excess of the Facility limit (which reduces as the principal is progressively repaid). The bank will give you prior written notice if the interest rate on excess changes.
- b) If you do not pay monthly interest (before commencement of payment of monthly instalments) or monthly instalments for a period of 63 days, the bank will increase the interest rate to the default interest rate.
- c) Right to set-off: The bank has the right to set-off any credit balance in your other account(s) maintained with us against any outstanding balance in the Facility account(s) after giving you seven (7) calendar days' prior notice.
- d) Right to terminate: The bank has the right to reject or recall the Facility granted to you if there is any change in your creditworthiness and/or your ability to service the Facility and/or to comply with your obligations on the agreed terms and conditions.
- e) Legal action and foreclosure: Legal action will be taken against you if you fail to respond to reminder notices. Your property may be foreclosed, and you will have to bear all costs of such foreclosure. You are also responsible to settle any shortfall if your property is sold at a price lower than all outstanding amounts under the Facility.
- f) Legal action against you may affect your credit rating, making it more difficult or expensive for you to obtain credit.

9. What if I fully settle the loan during the lock-in period?

You can make full settlement of your Facility anytime with no penalty charged.

10. Do I need any insurance/takaful coverage?

a) A Group Mortgage Reducing Term Assurance ("**MRTA**") or Group Mortgage Level Term Assurance ("**MLTA**") is a non-participating single premium plan which provides death and total and permanent disability ("**TPD**") coverage. It is optional for you to take up an MRTA or MLTA unless MRTA or MLTA (as applicable) is made compulsory due to specific promotional criteria (if stated in the letter of offer for the Facility).

You are, however, encouraged to take up an MRTA or MLTA to protect your family from losing the property due to unforeseen circumstances.

The coverage provided by the MRTA or MLTA (as applicable) will take effect when the insurance company receives the full premium (including any loading or excess to the original premium).

If the Facility is subject to a variable interest rate; and you cancel your MRTA/MLTA, or allow your MRTA/MLTA to be cancelled, the Bank may increase the interest rate on the Facility by 0.10%.

b) Fire or houseowner insurance is required to cover the property against the risk of fire and other risks considered necessary or appropriate by the Bank.

11. What do I need to do if there are changes to my contact details?

It is important that you inform the bank of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

12. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact the bank earliest possible to discuss repayment alternatives. You may contact the bank at:

CIMB Bank Berhad
Customer Resolution Unit (CRU)
P.O. Box 10338
GPO Kuala Lumpur
50710 Wilayah Persekutuan

Tel No: +603 6204 7788
Email: contactus@cimb.com

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. You can contact AKPK at:

Level 5 and 6
Menara Bumiputra Commerce
Jalan Raja Laut
50350 Kuala Lumpur

Tel No: +603 2616 7766
Website: www.akpk.org.my

If you wish to complain on the products or services provided by the bank, you may contact the bank at:

CIMB Bank Berhad
Customer Resolution Unit (CRU)
P.O. Box 10338
GPO Kuala Lumpur
50710 Wilayah Persekutuan

Tel No: +603 6204 7788
Email: contactus@cimb.com

If your query or complaint is not satisfactorily resolved by the bank, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur

Tel No: 1-300-88-5465
Fax No: +603 2174 1515
Email: bnmtelelink@bnm.gov.my

13. Where can I get further information?

Home Flexi

Should you require additional information about taking the housing loan, please refer to the *bankinginfo* booklet on 'Housing Loans' available at all our branches and the www.bankinginfo.com.my website.

Biz Flexi /Flexi Vacant Land

If you have any enquiries, please visit any CIMB Bank branch nationwide, or contact the bank at +603 6204 7788, or e-mail: contactus@cimb.com

14. Other facility packages available

- a) HomeLoan
- b) HomeFlexi Smart
- c) Biz Loan
- d) Biz Flexi Smart
- e) Vacant Land Financing
- f) Vacant Land Flexi Smart

IMPORTANT NOTE: YOUR PROPERTY MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR FACILITY.

Disclaimer: This Product Disclosure Sheet is for illustration purposes only. We will provide you with a customized Product Disclosure Sheet upon receiving additional information from you.

The information provided in this disclosure sheet is updated as at: 14-Jul-2025