

## 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 Smart ("Facility")

Date : \_\_\_\_\_

### 1. What is this product about?

☐ Home Flexi Smart

☐ Home Flexi Smart with Step Up

☐ Biz Flexi Smart

☐ Vacant Land Flexi Smart

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 fee per redrawal.

Prepayments may be used to reduce the principal Facility amount but you must request a reduction in the principal Facility sum. A reduction in the principal amount will result in savings for you because less interest will be charged on the Facility.

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.

For redrawals, the redrawn amount will be credited into your active savings or current account with the Bank or CIMB Islamic Bank Berhad that must be linked to the Facility account. For joint accounts, the savings or current account must be in the name of all the joint borrowers.

### 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.

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<p><b>3. What is the Standardised Base Rate ("SBR")?</b></p> <p>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.</p>	
<p><b>4. What are possible scenarios to trigger a change in the SBR?</b></p> <p>The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).</p>	
<p><b>5. Historical SBR in the last three years</b></p> <p>Please refer to <a href="https://www.cimb.com.my/en/personal/help-support/rates-charges/cimb-base-rate-base-lending-rates.html">https://www.cimb.com.my/en/personal/help-support/rates-charges/cimb-base-rate-base-lending-rates.html</a> for this information.</p>	
<p><b>6. What are my obligations?</b></p> <p><b><u>Home Flexi Smart/ Biz Flexi Smart/ Vacant Land Flexi Smart</u></b></p> <p><b>Today (SBR= 2.75% p.a.)</b></p> <p>a) Monthly instalment : RM _____</p> <p>b) Total interest cost at the end of ____ years : RM _____</p> <p>c) The total amount you must pay back, including the amount borrowed at the end of ____ years : RM _____</p> <p><b>If SBR goes up 1.00%</b></p> <p>a) Monthly instalment : RM _____</p> <p>b) Total interest cost at the end of ____ years : RM _____</p> <p>c) The total amount you must pay back, including the amount borrowed at the end of ____ years : RM _____</p> <p><b>If SBR goes up 2.00%</b></p>	

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Flexi Smart ("Facility")

Date : \_\_\_\_\_

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).

### Home Flexi Smart with Step Up

Today (SBR= 2.75% p.a.)

a) Monthly instalment :

Amount	Number of Instalments
RM _____	1 <sup>st</sup> - 60 ("1 <sup>st</sup> Instalment Tier Period")
RM _____	61 - 72

Note: If it were a usual term loan package, the monthly instalment of RM \_\_\_\_\_ would have commenced during the 1<sup>st</sup> Instalment Tier Period.

b) Total interest cost at the end of \_\_\_\_ years : RM \_\_\_\_\_

Note: If it were a usual term loan package, the total interest at the end of \_\_\_\_ years would be RM \_\_\_\_\_

c) The total amount you must pay back, including the amount borrowed at the end of \_\_\_\_ years : RM \_\_\_\_\_

Note: If it were a usual term loan package, the total amount to be repaid, including the principal Facility amount at the end of \_\_\_\_ years would be RM \_\_\_\_\_

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**CIMB Bank Berhad**

Flexi Smart ("Facility")

Date : \_\_\_\_\_

**If SBR goes up 1.00%**

a) Monthly instalment :

Amount	Number of Instalments
RM _____	1 <sup>st</sup> - 60 ("1 <sup>st</sup> Instalment Tier Period")
RM _____	61 - 72

Note: If it were a usual term loan package, the monthly instalment of RM \_\_\_\_\_ would have commenced during the 1st Instalment Tier Period.

b) Total interest cost at the end of \_\_\_\_\_ years : RM \_\_\_\_\_

Note: If it were a usual term loan package, the total interest at the end of \_\_\_\_\_ years would be RM \_\_\_\_\_.

c) The total amount you must pay back, including the amount borrowed at the end of \_\_\_\_\_ years : RM \_\_\_\_\_

Note: If it were a usual term loan package, the total amount to be repaid, including the principal Facility amount at the end of \_\_\_\_\_ years would be RM \_\_\_\_\_

**If SBR goes up 2.00%**

a) Monthly instalment :

Amount	Number of Instalments
RM _____	1 <sup>st</sup> - 60 ("1 <sup>st</sup> Instalment Tier Period")
RM _____	61 - 72

Note: If it were a usual term loan package, the monthly instalment of RM \_\_\_\_\_ would have commenced during the 1st Instalment Tier Period.

b) Total interest cost at the end of \_\_\_\_\_ years : RM \_\_\_\_\_

Note: If it were a usual term loan package, the total interest at the end of \_\_\_\_\_ years would be RM \_\_\_\_\_.

c) The total amount you must pay back, including the amount borrowed at the end of \_\_\_\_\_ years : RM \_\_\_\_\_

Note: If it were a usual term loan package, the total

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<p style="text-align: right;">amount to be repaid, including the principal Facility amount at the end of _____ years would be RM _____</p> <p>Note: Your monthly instalment and total repayment amount may vary if the SBR changes.</p> <p>You have to pay interest during the construction period for a property under construction.</p> <p>During the availability period and after first disbursement of the Facility, interest must be paid every month, beginning on the fourth day of the month following disbursement.</p> <p>Monthly instalments must be paid by the fourth day of every month after (i) full disbursement of the Facility or (ii) expiry of the availability period stated in the letter of offer, whichever is earlier (i.e. during the "<b>1st Instalment Tier Period</b>"). The 1st Instalment Tier Period refers to the period stated above, when the monthly payment is made up of principal and interest only. If there are changes to the prevailing interest rate before the 1st Instalment Tier Period, the monthly payment during the 1st Instalment Tier Period will be adjusted accordingly. If there are changes to the prevailing interest rate during the 1st Instalment Tier Period, the monthly payment will change during the 1st Instalment Tier Period.</p> <p>Interest is calculated as per the formula below:</p> <p>Amount disbursed x prevailing interest rate x no. of days due/365 (or 366 for leap years).</p>	
<p><b>7. What other charges do I have to pay?</b></p> <p><b><u>Stamp Duties</u></b> As per the Stamp Duty Act 1949 (Revised 1989).</p> <p><b><u>Legal Fees</u></b> As per the scale in the Solicitors' Remuneration Order (SRO).</p> <p><b><u>Disbursement Fees</u></b> Including but are not limited to registration fees, search fees and other charges imposed by the relevant authorities and/or legal firms.</p> <p><b><u>Valuation Fees</u></b> As per the Seventh Schedule of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia.</p> <p><b><u>Other Fees and Charges</u></b> <b><u>Processing Fee( Home Flexi Smart/ Home Flexi Smart with Step Up/ Biz Flexi Smart only)</u></b> A fee of RM200.00 will be charged to your Facility account(s) on first disbursement of the Facility.</p>	

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<p><b><u>Redraw Fee</u></b> A redraw fee of RM25.00 will be charged to your Facility account(s) for every redraw transaction made from the Facility. The actual redraw fee depends on the channel used for the redraw.</p> <p><b><u>Redemption Statement Fee ( Home Flexi Smart/ Home Flexi Smart with Step Up only)</u></b> A fee of RM50.00 will be charged to your Facility account(s) each time a redemption statement is issued at your request.</p> <p><b><u>Letter of Confirmation for Employees Provident Fund ("EPF") Withdrawal Fee ( Home Flexi Smart/ Home Flexi Smart with Step Up only)</u></b> 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.</p> <p>All fees and charges are non-refundable and may be updated by the Bank on its website from time to time.</p>	
<p><b>8. What if I fail to fulfil my obligations?</b></p> <ul style="list-style-type: none"> <li>a) Late payment: 1% p.a. on the overdue and/or late payment amount, computed on a daily balance basis and charged to the Facility account monthly.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>f) Legal action against you may affect your credit rating, making it more difficult or expensive for you to obtain credit.</li> </ul>	

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<p><b>9. What if I fully settle the loan during the lock-in period?</b></p> <p>You can make full settlement of your Facility anytime with no penalty charged.</p>	
<p><b>10. Do I need any insurance/takaful coverage?</b></p> <p>a) A Group Mortgage Reducing Term Assurance ("<b>MRTA</b>") or Group Mortgage Level Term Assurance ("<b>MLTA</b>") is a non-participating single premium plan which provides death and total and permanent disability ("<b>TPD</b>") 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).</p> <p>You are, however, encouraged to take up an MRTA or MLTA to protect your family from losing the property due to unforeseen circumstances.</p> <p>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).</p> <p>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%.</p> <p>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.</p>	
<p><b>11. What do I need to do if there are changes to my contact details?</b></p> <p>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.</p>	
<p><b>12. Where can I get assistance and redress?</b></p> <p>If you have difficulties in making repayments, you should contact the bank earliest possible to discuss repayment alternatives. You may contact the bank at:</p> <p>CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan</p> <p>Tel No: +603 6204 7788 Email: contactus@cimb.com</p> <p>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</p>	

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<p>for individuals. You can contact AKPK at:</p> <p>Level 5 and 6 Menara Bumiputra Commerce Jalan Raja Laut 50350 Kuala Lumpur</p> <p>Tel No: +603 2616 7766 Website: <a href="http://www.akpk.org.my">www.akpk.org.my</a></p> <p>If you wish to complain on the products or services provided by the bank, you may contact the bank at:</p> <p>CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan</p> <p>Tel No: +603 6204 7788 Email: <a href="mailto:contactus@cimb.com">contactus@cimb.com</a></p> <p>If your query or complaint is not satisfactorily resolved by the bank, you may contact Bank Negara Malaysia LINK or TELELINK at:</p> <p>Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur</p> <p>Tel No: 1-300-88-5465 Fax No: +603 2174 1515 Email: <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p>	
<p><b>13. Where can I get further information?</b></p> <p><b><u>Home Flexi Smart/ Home Flexi Smart with Step Up</u></b> Should you require additional information about taking the housing loan, please refer to the <i>bankinginfo</i> booklet on 'Housing Loans' available at all our branches and the <a href="http://www.bankinginfo.com.my">www.bankinginfo.com.my</a> website.</p> <p><b><u>Biz Flexi Smart/ Vacant Land Flexi Smart</u></b> If you have any enquiries, please visit any CIMB Bank branch nationwide, or contact the bank at +603 6204 7788, or e-mail: <a href="mailto:contactus@cimb.com">contactus@cimb.com</a></p>	



**14. Other facility packages available**

- a) Home Flexi
- b) Home Loan
- c) Flexi Vacant Land Financing
- d) Vacant Land Financing
- e) BizFlexi
- f) BizLoan

**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