

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p><b>(Read this Product Disclosure Sheet before you decide to take up the ASB Financing. Be sure to also read the ASB Financing Terms and Conditions. Seek clarification from the CIMB Bank if you do not understand any part of this document or the general term.)</b></p>	<p><b>CIMB Bank Berhad</b></p> <p><b>ASB Financing (“Facility”)</b></p>
<p><b>1. What is this product about?</b></p> <p>This is a secured term loan facility calculated on a variable rate basis granted to individual/joint individual borrowers to finance the purchase of Amanah Saham Bumiputera (ASB) or Amanah Saham Bumiputera 2 (ASB2) Units from Amanah Saham Nasional Berhad.</p> <p>The term or reference “ASB Units” shall mean the ASB Units or ASB2 Units, as the case may be, which are purchased and financed by the Bank and which are charged and/or assigned and/or pledged to and/or deposited with the Bank as security. The ASB Units shall be in such number of ASB Unit certificates as determined by ASN taking into account the number of certificates requested by you.</p> <p>Group Amanah Saham Assurance (GASA) is an optional insurance plan you may choose to take up to protect your ASB Financing. The GASA insurance plan is offered, underwritten and issued by Sun Life Malaysia Assurance Berhad.</p>	
<p><b>2. What do I get from this product?</b></p> <p>a) Total amount borrowed : RM 200,000.00</p> <p>b) Amount of ASB Units and number of Certificate(s) : 200000 units of Amanah Saham Bumiputera / Amanah Saham Bumiputera 2</p> <p>c) Margin of Financing : 100%</p> <p>d) Interest Rate : Base Rate (BR) + 1.30% p.a.</p> <p>e) Effective Interest Rate : 4.25% + 1.30% = 5.55% p.a.</p> <p>f) Duration : 35 years</p>	
<p><b>3. What is the Base Rate (BR)?</b></p> <p>The BR is made up of two parts, our benchmark cost of funds (BCOF) and the Statutory Reserve Requirements (SRR) cost imposed by Bank Negara Malaysia. Our BCOF reflects the cost of funding for floating rate loans/financing and mainly comprises of Customer Deposits and other floating rate funding raised by the Bank to fund these loans.</p>	
<p><b>4. What are possible scenarios to trigger a change in the BR?</b></p> <p>Our BR can rise or fall due to changes in the BCOF and changes in the SRR. Changes in the BCOF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well as other factors such as changes in the cost of funds used to fund floating rate loans/ financing.</p> <p>Example: If the cost of customer deposits rises, the BCOF will rise as customer deposits is part of the components used to fund floating rate loans/financing. The higher BCOF will trigger a rate increase in the BR.</p>	
<p><b>5. Historical BCOF since implementation of BR</b></p> <p>Please refer to <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a> for this information.</p>	

**PRODUCT DISCLOSURE SHEET**
**CIMB Bank Berhad**

(Read this Product Disclosure Sheet before you decide to take up the ASB Financing. Be sure to also read the ASB Financing Terms and Conditions. Seek clarification from the CIMB Bank if you do not understand any part of this document or the general term.)

**ASB Financing (“Facility”)**
**6. What are my obligations?**
**Today (BR = 4.25%)**

a) Monthly instalment :

Interest Rate	Instalment Amount (RM)	Effective Date
BR + 1.30% p.a	1,081.00	01-Feb-2019 till full settlement of the account

The total interest cost at the end of 35 years : RM 254,020.00

The total amount you must pay back, including the amount borrowed is : RM 454,020.00

**If BR goes up 1.00%**

a) Monthly Instalment :

Interest Rate	Instalment Amount (RM)	Effective Date
BR + 1.30% p.a	1,215.00	01-Feb-2019 till full settlement of the account

The total interest cost at the end of 35 years : RM 310,300.00

The total amount you must pay back, including the amount borrowed is : RM 510,300.00

**If BR goes up 2.00%**

a) Monthly Instalment:

Interest Rate	Instalment Amount (RM)	Effective Date
BR + 1.30% p.a	1,356.00	01-Feb-2019 till full settlement of the account

The total interest cost at the end of 35 years : RM 369,520.00

The total amount you must pay back, including the amount borrowed is : RM 569,520.00

Interest is calculated as per the below formula: Amount Disbursed x Effective Interest Rate x n / 365
----------------------------------------------------------------------------------------------------------

**Note:**

Total repayment amount and interest rate on this term loan facility may vary if BR changes.

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p><b>(Read this Product Disclosure Sheet before you decide to take up the ASB Financing. Be sure to also read the ASB Financing Terms and Conditions. Seek clarification from the CIMB Bank if you do not understand any part of this document or the general term.)</b></p>	<p><b>CIMB Bank Berhad</b></p> <p><b>ASB Financing (“Facility”)</b></p>
<p><b>7. What are the fees and charges I have to pay?</b></p> <p>Documentation Fee (Non-Refundable): RM 50 (i.e. RM50 payable for each of ASB Units Certificate) and RM10 will be charged upon disbursement of the financing. You shall be liable for any taxes payable in connection with or arising out of this ASB Financing Facility or any services in connection therewith.</p>	
<p><b>8. What if I fail to fulfil my obligations?</b></p> <p>In the event that the loan is in arrears for 2 months, the charged and/or assigned and/or pledged and/or deposited ASB Units Certificate(s) will be liquidated immediately and the proceeds will be used for settlement of the loan.</p> <p><b>Late payment:</b> Interest on late payment of interest and/or instalment will be charged at the rate of 1% p.a. on a daily rest basis or at such rate as the Bank may from time to time stipulate, upon giving you 21 calendar days prior notice and will be charged on the next day after due date.</p> <p><b>Right to set off:</b> Your indebtedness to the Bank herein which includes present and future indebtedness which may be incurred by you at any time or from time to time whether as borrower and/or guarantor and/or security party shall be secured by the security created herein or from time to time by you in favour of the Bank. The Bank may set-off any credit balance in any account(s) maintained with the Bank against any outstanding balance in the term loan facility upon giving seven (7) calendar days’ prior notice. Pending the Bank affecting the said set off, the Bank shall have the right to withhold and/or suspend payment of any monies from the credit balance of the said accounts.</p> <p><b>Right to Outsource Debt Collection:</b> If any money payable under the term loan facility is required to be recovered from you, the Bank reserves the right, after giving seven (7) calendar days prior notice to you, outsource the debt collection to an external agency which the Bank chooses at its sole discretion and you shall be liable for the debt collection fees, valuation fees, auctioneers fees, other professional fees and all other charges and costs incurred relating to such recovery and/or its enforcement.</p> <p><b>Legal action:</b> Legal action will be taken if you fail to respond to reminder notices. Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.</p>	
<p><b>9. What if I fully settle the loan before its maturity?</b></p> <p>You may fully settle the loan before its maturity without any early settlement fee. Should you have an existing GASA, you will have the option to continue the coverage as a reducing term insurance policy.</p>	
<p><b>10. Do I need a guarantor or collateral?</b></p> <p>No guarantor is required. Your ASB Units Certificate(s) will be kept by the Bank throughout the loan tenure as collateral.</p>	

<b>PRODUCT DISCLOSURE SHEET</b>  (Read this Product Disclosure Sheet before you decide to take up the ASB Financing. Be sure to also read the ASB Financing Terms and Conditions. Seek clarification from the CIMB Bank if you do not understand any part of this document or the general term.)	<b>CIMB Bank Berhad</b>  ASB Financing (“Facility”)
<b>11. What do I need to do if there are changes to my contact details?</b>  It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you in a timely manner.	
<b>12. Where can I get assistance and redress?</b>  If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:  CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan No. Tel: +603 6204 7788 E-mel: <a href="mailto:cru@cimb.com">cru@cimb.com</a>  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 and debt restructuring for individuals. You can contact AKPK at:  Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur Tel No: +603 2616 7766 Email: <a href="mailto:enquiry@akpk.org.my">enquiry@akpk.org.my</a>  If you wish to complain on the products or services provided by us, you may contact us at:  CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan No. Tel: +603 6204 7788 E-mel: <a href="mailto:cru@cimb.com">cru@cimb.com</a>  If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:  Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel No: 1300 88 5465	

<b>PRODUCT DISCLOSURE SHEET</b>  (Read this Product Disclosure Sheet before you decide to take up the ASB Financing. Be sure to also read the ASB Financing Terms and Conditions. Seek clarification from the CIMB Bank if you do not understand any part of this document or the general term.)	<b>CIMB Bank Berhad</b>  ASB Financing (“Facility”)
Fax No: +603 2174 1515 Email: bnmtelink@bnm.gov.my	
<b>13. Other ASB financing packages available</b>  Financing against other collaterals accepted by the Bank.	
<b>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU <u>DO NOT</u> KEEP UP REPAYMENTS ON YOUR TERM LOAN.</b>	

The information provided in this disclosure sheet is valid as at 01-02-2019.