

PRODUCT DISCLOSURE SHEET



Read this Product Disclosure Sheet before you decide to take up the Amanah Saham Bumiputera (ASB) Loan. Be sure to also read the general terms and conditions. Please seek clarification if you do not understand any part of this document or the general terms.

AMANAH SAHAM BUMIPUTERA (ASB) LOAN

1 What is this product about?

ASB Loan is a form of term loan to purchase Amanah Saham Bumiputera (ASB) unit trust certificate.

2 What do I get from this product?

No.	Items	Description								
i	Loan amount	<p>Minimum: RM10,000.00</p> <p>Maximum: up to RM400,000.00 per borrower, at any one time (including existing ASB Loan, if any) or up to the maximum amount allowed by Amanah Saham Nasional Berhad (ASNB), whichever lower.</p> <p>The final facility amount approved will be based on the Bank's credit evaluation.</p>								
ii	Interest Rate	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>Below RM30,000.00</td> <td>BR* + 2.30% p.a (first 3 years)</td> </tr> <tr> <td>RM30,000.00 and above</td> <td>BR* + 2.35% p.a (thereafter)</td> </tr> <tr> <td></td> <td>BR* + 2.00% p.a (throughout loan tenure)</td> </tr> </tbody> </table> <p>*Current Base Rate (BR) is at 3.20% w.e.f 2/01/2015</p>	Loan Amount	Interest Rate	Below RM30,000.00	BR* + 2.30% p.a (first 3 years)	RM30,000.00 and above	BR* + 2.35% p.a (thereafter)		BR* + 2.00% p.a (throughout loan tenure)
Loan Amount	Interest Rate									
Below RM30,000.00	BR* + 2.30% p.a (first 3 years)									
RM30,000.00 and above	BR* + 2.35% p.a (thereafter)									
	BR* + 2.00% p.a (throughout loan tenure)									
iii	Margin of Financing	<p><u>Loan amount up to RM200,000.00</u></p> <p>100% of nominal value of ASB units</p> <p>105% (if inclusive of Personal Reducing Term Assurance (PRTA) and/or other fees/charges)</p> <p><u>Loan amount above RM200,000.00</u></p> <p>95% of nominal value of ASB units</p> <p>100% (if inclusive of PRTA and/or other fees/charges)</p>								
iv	Loan Tenure	Up to 25 years or up to age 65, whichever is earlier.								

3 What are the fees and charges that I have to pay?

No.	Item	Fees/Charges
i	Stamp Duty	RM10.00 - Surat Tawaran
ii	ASNB Certificate Fee	RM53.00 per certificate (Including Goods and Service Tax (GST))

Note : The fees/charges will be paid to ASNB and Inland Revenue Board of Malaysia.

The certificate fee imposed are subject to Goods and Services Tax ("GST") at the prevailing standard rate.

4 What are my obligations?

You have to ensure that prompt payment is to be made by 1st day of every month.

- Your monthly installment is RM0.00
- Total repayment amount at the end of years is RM0.00

Important: Changes in BR may result in higher monthly instalment or lengthen the financing tenure, as approved by the Bank.

Rate	Today Interest	If interest rate goes up 1%	If interest rate goes up 2%
	5.20%	6.20%	7.20%
Monthly Installment (Average)	RM0.00	RM0.00	RM0.00
Total interest cost at the end of years	RM0.00	RM0.00	RM0.00
Total repayment amount at the end of years	RM0.00	RM0.00	RM0.00

Note : The above calculation is based on the following assumptions. It is subjected to changes in the terms and conditions.

- i) Loan amount : RM0.00
- ii) Interest Rate : 5.20%
- iii) Loan Tenure (years) : 25

5 What if I fail to fulfill my obligations?

Late Payment Charges	Late payment charges of 1% p.a will be charged on overdue installment amount from date of default (subject to grace period of 7 days) until the date of payment.
Right to set-off*	The Bank may sell off the ASB Certificate in the event of default (2 months and above in arrears) and legal action may be taken against you for shortfall amount (if any).

* 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.

* Note : Notification will be given to the Customer

6 What if I fully settle the loan before its maturity?

There is no exit fee imposed if you settle the loan before maturity.

7 Do I need a guarantor or collateral?

Your ASB investment units via the loan facility will be used as collateral.

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please visit any Maybank or Maybank Islamic branch convenient to you.

9 How many certificate that I can purchase for my ASB loan?

The number of certificate purchased is based on the Total Unit applied

Total Unit <50,000	TOTAL CERTIFICATE ALLOWED 2 CERTIFICATES
Number of certificate	Certificate Value
0	1st Certificate : 2nd Certificate :
TOTAL CERTIFICATE VALUE	RM0.00

Total Unit 50,000 - 100,000	TOTAL CERTIFICATE ALLOWED 3 CERTIFICATES
Number of certificate	Certificate Value
0	1st Certificate : 2nd Certificate : 3rd Certificate :
TOTAL CERTIFICATE VALUE	RM0.00

Total Unit >100,000	TOTAL CERTIFICATE ALLOWED 3 CERTIFICATES
Number of certificate	Certificate Value
0	1st Certificate : 2nd Certificate : 3rd Certificate : 4th Certificate :
TOTAL CERTIFICATE VALUE	RM0.00

Note : The certificate fee is subjected to the terms and conditions imposed by ASNB

10 What is the benefit of having more than 1 certificate?

It helps you to make a withdrawal transaction of every payable certificate for personal use, subject to terms and condition

11 Where can I get assistance and redress?

- If you have difficulty in paying the monthly installment, you should contact us earliest possible to discuss payment alternatives. You may contact us at :

Malayan Banking Berhad
Menara Maybank, 100 Jalan Tun Perak, 50050 KL
Call Centre tel no. : 03-5891 4789
Website: <http://maybank2u.com.my>

- 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 :

8th floor, Maju Junction Mall
1001, Jalan Sultan Sultan Ismail
50250 Kuala Lumpur
Tel: 1-800-22-2575
Email: enquiry@akpk.org.my

- If you wish to complaint on the products or services provided by us, you may contact us at :

Maybank
Customer Feedback Management
28th Floor, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 03-20748075
Email: cfm@maybank.com.my

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

Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel:1-300-88-5465
Fax:03-21741515
Email: bnmtelelink@bnm.gov.my

IMPORTANT NOTE: THE BANK HAS THE RIGHT TO FORCE SELL THE ASB CERTIFICATE PLEDGED TO THE BANK IF THE BANK FINDS YOUR LOAN ACCOUNT HAS NOT BEEN UPDATED OR ARE IN ARREARS OF 2 MONTHS OR MORE AND LEGAL ACTION MAY BE TAKEN AGAINST YOU FOR SHORTFALL AMOUNT (IF ANY).