**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take up the SPP1M. 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.

1. **What is this product about?**

SPP1M is an additional financial assistance that acts as a “top up” fund for eligible students with existing Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) loan and/or other scholarship/grants/loans/savings in order to have sufficient funds to pursue Bachelor’s Degree or Master’s Degree programs at selected local Private Universities.

2. **What do I get from this product?**

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Loan Amount</td>
<td>RM _________________</td>
</tr>
<tr>
<td></td>
<td>(A) Interest Rate:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Interest Rate Charge</td>
</tr>
<tr>
<td></td>
<td>During study period</td>
<td>BR + 2.85% (Effective rate 5.85%)</td>
</tr>
<tr>
<td></td>
<td>After study period</td>
<td>BR + 3.85% (Effective rate 6.85%)</td>
</tr>
</tbody>
</table>

Note: [Base Rate (BR): 3.00% (w.e.f. from 15th July 2016)]

(B) Option for Interest Rate treatment during study period:-

(please tick where applicable)

i) Interest charged to be serviced. OR ii) Interest charged to be capitalized.

<table>
<thead>
<tr>
<th>No</th>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>c.</td>
<td>Historical benchmark Cost Of Fund (COF) in the last 2 years</td>
<td>[Graph showing base rate vs benchmark cost of fund over time]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>d.</th>
<th>Loan Tenure</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>i) Study period</td>
<td>: ____________ years</td>
</tr>
<tr>
<td></td>
<td>ii) After Study period</td>
<td>: ____________ years</td>
</tr>
</tbody>
</table>
3. What are the fees and charges that I have to pay?

<table>
<thead>
<tr>
<th>Stamp Duty</th>
<th>Documents</th>
<th>Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>As per Stamp Act 1949 (Revised 1989)</td>
<td>Letter of Offer</td>
<td>RM10.00</td>
</tr>
<tr>
<td>Facility Agreement (3 copies)</td>
<td>RM30.00 (3 copies)</td>
<td></td>
</tr>
<tr>
<td>Letter of Guarantee (3 copies)</td>
<td>RM30.00 (3 copies)</td>
<td></td>
</tr>
<tr>
<td>Legal fee (inclusive GST 6%) - to be</td>
<td></td>
<td></td>
</tr>
<tr>
<td>paid direct to solicitor</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To be advised</td>
</tr>
<tr>
<td></td>
<td></td>
<td>by solicitor</td>
</tr>
</tbody>
</table>

4. What are my obligations?

a) Example: Servicing Interest during study period

<table>
<thead>
<tr>
<th>Component</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Today</td>
</tr>
<tr>
<td></td>
<td>(BR = 3.00%)</td>
</tr>
<tr>
<td></td>
<td>Eff. rate :5.85% (1st 5.5 years) and Eff. rate :6.85% (thereafter)</td>
</tr>
<tr>
<td>Monthly Instalment (Average)</td>
<td>RM927.00</td>
</tr>
<tr>
<td>Total interest cost at the end of 20.5 years</td>
<td>RM986.00</td>
</tr>
<tr>
<td>Total repayment amount at the end of 20.5 years</td>
<td>RM1047.00</td>
</tr>
<tr>
<td></td>
<td>If BR rate goes up 1% (BR = 4.00%)</td>
</tr>
<tr>
<td></td>
<td>Eff. rate :6.85% (1st 5.5 years) and Eff. rate :7.85% (thereafter)</td>
</tr>
<tr>
<td></td>
<td>RM986.00</td>
</tr>
<tr>
<td></td>
<td>If BR rate goes up 2% (BR = 5.00%)</td>
</tr>
<tr>
<td></td>
<td>Eff. rate :7.85% (1st 5.5 years) and Eff. rate :8.85% (thereafter)</td>
</tr>
<tr>
<td></td>
<td>RM1047.00</td>
</tr>
</tbody>
</table>

b) Example: Interest to be capitalized during study period

<table>
<thead>
<tr>
<th>Component</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Today</td>
</tr>
<tr>
<td></td>
<td>(BR =3.00%)</td>
</tr>
<tr>
<td></td>
<td>Eff. rate :5.85% (1st 5.5 years) and Eff. rate :6.85% (thereafter)</td>
</tr>
<tr>
<td>Monthly Instalment (Average)</td>
<td>RM1,120.00</td>
</tr>
<tr>
<td>Total interest cost at the end of 20.5 years</td>
<td>RM1,231.00</td>
</tr>
<tr>
<td>Total repayment amount at the end of 20.5 years</td>
<td>RM1,350.00</td>
</tr>
<tr>
<td></td>
<td>If BR rate goes up 1% (BR = 4.00%)</td>
</tr>
<tr>
<td></td>
<td>Eff. rate :6.85% (1st 5.5 years) and Eff. rate :7.85% (thereafter)</td>
</tr>
<tr>
<td></td>
<td>RM1,231.00</td>
</tr>
<tr>
<td></td>
<td>If BR rate goes up 2% (BR = 5.00%)</td>
</tr>
<tr>
<td></td>
<td>Eff. rate :7.85% (1st 5.5 years) and Eff. rate :8.85% (thereafter)</td>
</tr>
<tr>
<td></td>
<td>RM1,350.00</td>
</tr>
</tbody>
</table>

Disclaimer: The instalment based on average tier instalment (details per Letter of offer)

The above calculations are based on the following assumptions:
- Loan Amount : RM100,000.00
- Interest Spread : BR+2.65% p.a (During study period plus 6 months grace period) : BR+3.65% p.a (After study period)
- Loan Tenure : 20.5 years
- Loan released progressively to universities for (6-10 times)

Important: The monthly instalment and total repayment amounts will vary if BR changes.
5. What if I fail to fulfill my obligations?

<table>
<thead>
<tr>
<th>Late Payment Penalty Charge</th>
<th>Late payment charge of 1% p.a. will be imposed on overdue amount from date of default (subject to grace period of 7 days) until the date of receipt of payment by the Bank.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right to set-off</td>
<td>The Bank has the right to set-off any credit balance in your account maintained with us against any outstanding balance in this SPP1M account.</td>
</tr>
</tbody>
</table>
| Legal action                | Legal action may be taken against you under the following circumstances:  
  ▪ Accumulation of monthly shortfall amounts (if any).  
  ▪ Failure to respond to reminder notices.  
  ▪ Any legal action initiated against you may affect your credit rating leading to credit being more difficult or expensive to you in the future.  
  ▪ Notification will be given to you beforehand for any impending legal action.                                                                 |

6. What if I fully settle the loan before its maturity?
▪ There is no exit penalty charge imposed if you settle the loan before maturity.

7. Do I need a guarantor or collateral?
▪ Yes – Maximum of two (2) guarantors required.

8. What are the criteria set for the guarantors?
▪ Maximum two (2) guarantors i.e Parents and/or immediate family member  
▪ Age ranging from 21 years and not exceeding 60 years at the end of the loan period.  
▪ Have no adverse record on loan payment, and must be in good credit standing.  
▪ Not a bankrupt.  
▪ Debt Service Ratio (DSR) within the bank’s standard guidelines.

9. What do I need to do if there are changes to my contact details?
▪ It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please visit any Maybank branch convenient to you.

10. Where can I get assistance and advice?
▪ If you have difficulty in paying the monthly installment, you should contact us earliest possible to discuss payment alternatives. You may contact us at nearest Maybank Branch.  
▪ 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:
If you wish to complain on the products or services provided by us, you may contact us at:

Malayan Banking Berhad  
Customer Feedback & Resolution Management  
28th Floor, Menara Maybank  
100, Jalan Tun Perak  
50050 Kuala Lumpur  
Malaysia  
Tel No: 03-20748075  
Email: cfm@maybank.com

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: 1-300-88-5465  
Fax: 03-2174 1515  
Email: bnmtelelink@bnm.gov.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MAYBANK LOAN ACCOUNT

The information provided in this disclosure sheet is valid effective August 2017.
HELAIAN MAKLUMAT PRODUK

Sila baca Helaian Makluman Produk ini sebelum anda membuat keputusan untuk memohon SPP1M. Sila pastikan anda juga membaca terma yang tertera di surat tawaran. Sila dapatkan pencerahan sekiranya anda inginkan penjelasan keatas maklumat yang terdapat di dokumen ini atau mengenai sebarang terma.

1. Apakah produk ini?

SPP1M adalah bantuan pinjaman kewangan tambahan kepada pelajar yang layak serta telah mempunyai pinjaman dari Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) dan/atau biasiswa/pinjaman/ simpanan. Bantuan kewangan tambahan ini adalah untuk pelajar bagi menjalani program pengajian Ijazah Sarjana Muda atau Sarjana dengan Institusi Pengajian Tinggi Swasta (IPTS) yang terpilih.

2. Apa yang saya perolehi dari produk ini?

<table>
<thead>
<tr>
<th>No</th>
<th>Perkara</th>
<th>Butiran</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Jumlah pinjaman</td>
<td>RM ________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>b.</th>
<th>Kadar Faedah</th>
<th>(A) Kadar Faedah:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Penerangan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Semasa tempoh pengajian</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tamat tempoh pengajian</td>
</tr>
</tbody>
</table>

Nota: Kadar Asas (KA) Semasa: 3.00% (berkuatkuasa 15 Julai 2016)

(B) Pilihan caj faedah semasa tempoh pengajian:-
(sila tandakan yang berkenaan)

i) Caj faedah dibayar secara bulanan

ATAU

ii) Caj faedah dipermodalkan dalam jumlah pinjaman

<table>
<thead>
<tr>
<th>c.</th>
<th>Sejarah penanda aras Kos Dana (COF) untuk 2 tahun yang lalu</th>
</tr>
</thead>
</table>

![Base Rate vs Benchmark Cost Of Fund (COF)](image-url)
3. Apakah yuran dan caj yang perlu saya bayar?

<table>
<thead>
<tr>
<th><em>Duit Setem</em></th>
<th>Dokumen</th>
<th>Caj</th>
</tr>
</thead>
<tbody>
<tr>
<td>seperti tertera di dalam Akta Setem 1949 (pindaan 1989)</td>
<td>Surat Tawaran</td>
<td>RM10.00</td>
</tr>
<tr>
<td></td>
<td>Perjanjian Pinjaman (3 salinan)</td>
<td>RM30.00</td>
</tr>
<tr>
<td></td>
<td>Surat Jaminan (3 salinan)</td>
<td>RM30.00</td>
</tr>
<tr>
<td>Yuran Guaman (termasuk GST 6%) - Dibayar kepada Peguam</td>
<td>Akan dimaklumkan oleh pihak peguam</td>
<td></td>
</tr>
</tbody>
</table>

4. Apakah tanggungjawab saya?

a) Contoh : Caj faedah dibayar bulanan

<table>
<thead>
<tr>
<th>Kadar</th>
<th>Ansuran bulanan (purata)</th>
<th>Jumlah kos faedah pada akhir tahun 20.5</th>
<th>Jumlah bayaran keseluruhan pada akhir tahun 20.5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kadar Asas (KA)</td>
<td>RM927.00</td>
<td>RM80,262.29</td>
<td>RM180,262.29</td>
</tr>
<tr>
<td>(KA 3.00%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kadar Efektif = 5.85% (5.5 tahun pertama) &amp; Kadar Efektif = 6.85% (seterusnya)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sekiranya KA meningkat (KA 4.00%)</td>
<td>RM986.00</td>
<td>RM94,162.82</td>
<td>RM194,162.82</td>
</tr>
<tr>
<td>Kadar Efektif = 6.85% (5.5 tahun pertama) &amp; Kadar Efektif = 7.85% (seterusnya)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sekiranya KA meningkat (KA 5.00%)</td>
<td>RM1047.00</td>
<td>RM108,589.09</td>
<td>RM208,589.09</td>
</tr>
<tr>
<td>Kadar Efektif = 7.85% (5.5 tahun pertama) &amp; Kadar Efektif = 8.85% (seterusnya)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b) Contoh : Caj faedah dipermodalkan dalam jumlah pinjaman

<table>
<thead>
<tr>
<th>Kadar</th>
<th>Ansuran bulanan (purata)</th>
<th>Jumlah kos faedah pada akhir tahun 20.5</th>
<th>Jumlah bayaran keseluruhan pada akhir tahun 20.5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kadar Asas (KA)</td>
<td>RM1,120.00</td>
<td>RM95,286.25</td>
<td>RM195,286.25</td>
</tr>
<tr>
<td>(KA 3.00%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kadar Efektif = 5.85% (5.5 tahun pertama) &amp; Kadar Efektif = 6.85% (seterusnya)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sekiranya KA meningkat (KA 4.00%)</td>
<td>RM1,231.00</td>
<td>RM115,236.95</td>
<td>RM215,236.95</td>
</tr>
<tr>
<td>Kadar Efektif = 6.85% (5.5 tahun pertama) &amp; Kadar Efektif = 7.85% (seterusnya)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sekiranya KA meningkat (KA 5.00%)</td>
<td>RM1,350.00</td>
<td>RM137,094.85</td>
<td>RM237,094.85</td>
</tr>
<tr>
<td>Kadar Efektif = 7.85% (5.5 tahun pertama) &amp; Kadar Efektif = 8.85% (seterusnya)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Nota: Pengiraan di atas berdasarkan andaian seperti di bawah:-

- Jumlah Pinjaman : RM100,000.00
- Kadar Asas : KA+2.65% p.a(During study period plus 6 months grace period) : KA+3.65% p.a (After study period)
- Tempoh Pinjaman : 20.5 years
- Pengeluaran pinjaman secara progresif sebanyak (6-10) kali bergantung kepada tempoh kursus

Penting: Ansuran bulanan dan jumlah pembayaran balik akan berbeza jika berlaku perubahan dalam KA.
5. Apakah yang berlaku jika saya gagal memenuhi tanggungjawab saya?

<table>
<thead>
<tr>
<th>Caj Bayaran Lewat</th>
<th>Caj bayaran lewat sebanyak 1 % p.a. akan dikenakan ke atas jumlah tertunggak dari tarikh keingkaran (tertakluk kepada tempoh 7 hari) sehingga tarikh penerimaan pembayaran oleh Bank.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hak Penolakan</td>
<td>Bank mempunyai hak untuk menolak sebarang baki kredit dalam akaun anda dengan kami terhadap apa-apa baki tertunggak dalam akaun SPP1M ini.</td>
</tr>
</tbody>
</table>
| Tindakan Undang-Undang | Tindakan undang-undang boleh diambil terhadap anda dalam keadaan berikut:  
|                   | - Akumulasi jumlah kekurangan defisit bayaran bulanan(jika ada)  
|                   | - Kegagalan memberi respon kepada notis peringatan.  
|                   | - Tindakan undang-undang yang dikenakan terhadap anda akan menjelaskan penilaian kredit yang akan menyukarkan atau membebankan anda pada masa harapan.  
|                   | - Anda akan dimaklumkan terlebih dahulu untuk apa-apa tindakan undang-undang yang bakal diambil oleh Pihak Bank. |

6. Bagaimana sekiranya saya membuat penyelesaian sepenuhnya ke atas pinjaman ini sebelum tamat tarikh tempoh pembayaran?

- Tiada denda yang dikenakan jika anda membuat penyelesaian sepenuhnya ke atas pinjaman ini sebelum tamat tarikh tempoh pembayaran.

7. Adakah saya memerlukan penjamin atau cagaran?

- Ya, maksimum dua (2) penjamin diperlukan.

8. Apakah kriteria-kriteria untuk menjadi penjamin?

- Maksimum Dua (2) orang penjamin terdiri daripada ibubapa dan/atau ahli keluarga yang terdekat  
- Umur penjamin mestilah 21 tahun dan tidak boleh melebihi 60 tahun pada akhir tempoh pinjaman  
- Penjamin mestilah mempunyai rekod pembayaran balik pinjaman yang bagus  
- Bukan seorang yang bankrap  
- Kadar Nisbah hutang yang ditetapkan oleh pihak bank.

9. Apakah yang perlu saya lakukan jika terdapat perubahan pada maklumat untuk menghubungi saya?

- Adalah penting untuk anda memaklumkan kepada kami mengenai sebarang pertukaran maklumat untuk menghubungi anda bagi memastikan anda menerima semua surat-menyurat tepat pada masanya. Untuk mengemaskini maklumat perhubungan anda, sila hubungi mana-mana cawangan kami yang berdekan dengan anda.
10. Dimanakah saya boleh mendapatkan bantuan dan pembelaan?

- Jika anda menghadapi kesukaran untuk membayar ansuran bulanan, anda perlu menghubungi kami seawal mungkin bagi membincangkan alternatif pembayaran. Anda boleh menghubungi kami di mana-mana cawangan Maybank yang berdekatan.

- Alternatif, anda boleh mendapatkan perkhidmatan Perkhidmatan Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit dan penstrukturkan semula hutang untuk individu. Anda boleh menghubungi AKPK di:

  Tingkat 8, Maju Junction Mall
  1001, Jalan Sultan Sultan Ismail
  50250 Kuala Lumpur
  Telefon: 1-800-88-2575
  Email: enquiry@akpk.org.my

- Jika anda ingin membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, anda boleh menghubungi kami di:

  Malayan Banking Berhad
  Khidmat Pengurusan Maklumbalas Pelanggan
  Tingkat 28, Menara Maybank
  100 Jalan Tun Perak
  50050 Kuala Lumpur
  Talian Utama: 03-20748075
  Email: cfm@maybank.com

- Jika soalan anda atau aduan tidak diselesaikan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

  Block D, Bank Negara Malaysia
  Jalan Dato’ Onn
  50480 Kuala Lumpur
  Tel : 1-300-88-5465
  Fax: 03-2174 1515
  Email : bnmtelelink@bnm.gov.my

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN PINJAMAN SEPERTI YANG DITETAPKAN.

Maklumat yang disediakan di dalam helai ini sah dari Ogos 2017