

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.



Date :

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?

No	Item	Description						
a.	Loan Amount	RM _____						
b.	Interest	<p>(A) <u>Interest Rate:-</u></p> <table border="1"> <thead> <tr> <th>Description</th> <th>Interest Rate Charge</th> </tr> </thead> <tbody> <tr> <td>During study period</td> <td>BR + 2.85% (Effective rate 5.85%)</td> </tr> <tr> <td>After study period</td> <td>BR + 3.85% (Effective rate 6.85%)</td> </tr> </tbody> </table> <p><u>Note:</u> [Base Rate (BR): 3.00% (w.e.f. from 15th July 2016)]</p> <p>(B) <u>Option for Interest Rate treatment during study period:-</u></p> <p>(please tick where applicable)</p> <p>i) Interest charged to be serviced. <input type="checkbox"/></p> <p style="text-align: center;">OR</p> <p>ii) Interest charged to be capitalized. <input type="checkbox"/></p>	Description	Interest Rate Charge	During study period	BR + 2.85% (Effective rate 5.85%)	After study period	BR + 3.85% (Effective rate 6.85%)
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During study period	BR + 2.85% (Effective rate 5.85%)							
After study period	BR + 3.85% (Effective rate 6.85%)							
c.	Historical benchmark Cost Of Fund (COF) in the last 2 years	<p style="text-align: center;">Base Rate vs Benchmark Cost Of Fund (COF)</p> <p style="text-align: center;">— Published BR — Benchmark COF (Excluding SRR)</p>						
d.	Loan Tenure	<p>i) Study period : _____ years</p> <p>and</p> <p>ii) After Study period : _____ years</p>						

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

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

4. What are my obligations?

a) Example: Servicing Interest during study period

Component	Rate		
	Today (BR = 3.00%) Eff. rate :5.85% (1st 5.5 years) and Eff. rate :6.85% (thereafter)	If BR rate goes up 1% (BR= 4.00%) Eff. rate :6.85% (1st 5.5 years) and Eff. rate :7.85% (thereafter)	If BR rate goes up 2% (BR= 5.00%) Eff. rate :7.85% (1st 5.5 years) and Eff. rate :8.85% (thereafter)
Monthly Instalment (Average)	RM927.00	RM986.00	RM1047.00
Total interest cost at the end of 20.5 years	RM80,262.29	RM94,162.82	RM108,589.09
Total repayment amount at the end of 20.5 years	RM180,262.29	RM194,162.82	RM208,589.09

b) Example: Interest to be capitalized during study period

Component	Rate		
	Today (BR =3.00%) Eff. rate :5.85% (1 st 5.5 years) and Eff. rate :6.85% (thereafter)	If BR rate goes up 1% (BR= 4.00%) Eff. rate :6.85% (1st 5.5 years) and Eff. rate :7.85% (thereafter)	If BR rate goes up 2% (BR=5.00%) Eff. rate :7.85% (1st 5.5 years) and Eff. rate :8.85% (thereafter)
Monthly Instalment (Average)	RM1,120.00	RM1,231.00	RM1,350.00
Total interest cost at the end of 20.5 years	RM95,286.25	RM115,236.95	RM137,094.85
Total repayment amount at the end of 20.5 years	RM195,286.25	RM215,236.95	RM237,094.85

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 fulfil my obligations?

Late Payment Penalty Charge	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.
Right to set-off	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.
Legal action	Legal action may be taken against you under the following circumstances: <ul style="list-style-type: none">▪ 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:

8th Floor, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1-800-88-2575
E-mail:enquiry@akpk.org.my

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

SPP1M
SKIM PRIHATIN PENDIDIKAN
1 MALAYSIA

Tarikh :

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?

No	Perkara	Butiran																																																																																				
a.	Jumlah pinjaman	RM _____																																																																																				
b.	Kadar Faedah	<p>(A) Kadar Faedah:-</p> <table border="1"> <thead> <tr> <th>Penerangan</th> <th>Caj Kadar Faedah</th> </tr> </thead> <tbody> <tr> <td>Semasa tempoh pengajian</td> <td>KA + 2.85% (Kadar Efektif 5.85%)</td> </tr> <tr> <td>Tamat tempoh pengajian</td> <td>KA + 3.85% (Kadar Efektif 6.85%)</td> </tr> </tbody> </table> <p><u>Nota</u> : Kadar Asas (KA) Semasa: 3.00% (berkuatkuasa 15 Julai 2016)</p> <p>(B) Pilihan caj faedah semasa tempoh pengajian:- (sila tandakan yang berkenaan)</p> <p>i) Caj faedah dibayar secara bulanan <input type="checkbox"/></p> <p>ATAU</p> <p>ii) Caj faedah dipermodalkan dalam jumlah pinjaman <input type="checkbox"/></p>	Penerangan	Caj Kadar Faedah	Semasa tempoh pengajian	KA + 2.85% (Kadar Efektif 5.85%)	Tamat tempoh pengajian	KA + 3.85% (Kadar Efektif 6.85%)																																																																														
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d.	Tempoh pinjaman	i) Semasa Tempoh Pengajian: _____ tahun dan ii) Selepas tempoh Pengajian: _____ tahun
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3. Apakah yuran dan caj yang perlu saya bayar?

*Duti Setem	Dokumen	Caj
seperti tertera di dalam Akta Setem 1949 (pindaan 1989)	Surat Tawaran	RM10.00
	Perjanjian Pinjaman (3 salinan)	RM30.00
	Surat Jaminan (3 salinan)	RM30.00
Yuran Guaman (termasuk GST 6%) -Dibayar kepada Peguam		Akan dimaklumkan oleh pihak peguam

4. Apakah tanggungjawab saya?

a) Contoh :Caj faedah dibayar bulanan

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

b) Contoh : Caj faedah dipermodalkan dalam jumlah pinjaman

Kadar	Kadar Asas (KA 3.00%) Kadar Efektif = 5.85% (5.5 tahun pertama) & Kadar Efektif = 6.85% (seterusnya)	Sekiranya KA meningkat (KA 4.00%) Kadar Efektif = 6.85% (5.5 tahun pertama) & Kadar Efektif = 7.85% (seterusnya)	Sekiranya KA meningkat (KA 5.00%) Kadar Efektif = 7.85% (5.5 tahun pertama) & Kadar Efektif = 8.85% (seterusnya)
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Jumlah bayaran keseluruhan pada akhir tahun 20.5	RM195,286.25	RM215,236.95	RM237,094.85

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?

Caj Bayaran Lewat	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.
Hak Penolakan	Bank mempunyai hak untuk menolak sebarang baki kredit dalam akaun anda dengan kami terhadap apa-apa baki tertunggak dalam akaun SPP1M ini.
Tindakan Undang-Undang	Tindakan undang-undang boleh diambil terhadap anda dalam keadaan berikut: <ul style="list-style-type: none">▪ Akumulasi jumlah kekurangan defisit bayaran bulanan(jika ada)▪ Kegagalan memberi respon kepada notis peringatan.▪ Tindakan undang-undang yang dikenakan terhadap anda akan menjejaskan 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 berdekatan 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 Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit dan penstrukturan 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 helaian ini sah dari Ogos 2017