

# PRODUCT DISCLOSURE SHEET – SME Property & Business Financing (SME PBF)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Business Loan for Medical and Dental Practitioner

Other customers have read this PDS and found it helpful; you should read it too.



Date:

1

## What is SME Property & Business Financing?

*This is an asset-backed financing facility secured against Commercial/ Industrial/Residential Properties and Vacant Land offered to SME customers.*

*The facility (s) offered shall be for the following purpose:*

- Asset acquisition
- Refinancing/Remortgage completed properties
- Redraw on existing facilities
- Working capital
- CAPEX and renovation financing
- Valuation, legal fees & MRTA

*The interest rate charged for this product is calculated based on a variable rate basis and the asset offered will be taken as collateral/ security for the financing.*

*SME Property & Business Financing is available in the form of Term Loan, Overdraft and Tradelines.*

2

## Know Your Obligations

- Your financing amount: RM1,000,000
- Your monthly instalment : RM6,327
- Your financing tenure : 20 years
- Interest rate : BLR/BFR – 1.90%  
(Currently, the BLR/BRF is 6.40%)
- Effective interest rate : 4.50%

In total, you will pay RM1,518,357 at the end of 20 years

You have to pay the following fees & charges:

- Stamp duty : 0.5% of financing amount
- Disbursement fee : NIL
- Commitment fees: 1% p.a. to be levied on unutilized portion of overdraft facility
- Excess fee on overdraft (OD): 1% p.a. is to be levied on the amount outstanding
- Late payment charge: 1% per annum on the amount in arrears

It is your responsibility to :



Read and understand the key terms in the contract before you sign it.



Pay your monthly instalment timely and in full for **20 years**. Speak to us if you wish to settle your loan earlier.



Contact us immediately if you are unable to pay your monthly instalment.

### 3 Know Your Risks

#### What happens if you ignore your obligations?

1. You **pay more in total** due to late payment charges and compounding interest.
2. We may **deduct** money from your Current Account you have with us to set off your loan balance.
3. We may **take legal action** against you.
4. Your **credit score** may be affected leading to credit being more difficult or expensive to you.

### 4 Other Key Terms

- Personal Reducing Term Assurance (PRTA) shall be offered to you for insurance coverage on the Key Person / Managing Director / Managing Partner / Partners / Proprietor. To cover the same in the event of death or permanent disability.
- Overdraft Plus insurance shall be offered to business owners for coverage in case of death or total permanent disability.
- Other additional benefits : SME First Account, M2U biz, merchant etc

If you have any questions or require assistance on **SME PBF**, you can:



Call us at  
1-300-88-6688



Visit website at  
[www.maybank2u.com.my](http://www.maybank2u.com.my)

#### Customer's Acknowledgment

Ensure you are filling in this section yourself and are aware of what you are placing your signature for

- I acknowledge that Maybank has provided me with copy of PDS
- I have read and understood the key information contained in this PDS

*\*Your acknowledgment of this PDS will not prejudice your right to seek redress in the event of subsequent dispute over the terms and conditions*

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Name :  
Date :