

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Maybank Mortgage of Product. Be sure to also read the general terms and conditions.)

<b>PRODUCT:</b>	<b>MaxiHome - Financing Purchase</b>	<b>Date:</b>	July 22, 2023
-----------------	--------------------------------------	--------------	---------------

### 1. What is this product about?

- The product is a mortgage loan/credit facility secured against residential or commercial properties. Nonetheless, additional security such as fixed deposits, guarantors etc may be requested depending on the credit assessment.
- The facility may be for the following purposes:-
  - Financing purchase of residential or commercial properties in Malaysia;
  - Finance purchase & Renovation of completed landed residential properties in Malaysia;
  - The OML is for financing purchase of residential properties in UK (London Zones 1,2,3, selected Zone 4, Cambridge & Manchester), Australia (Melbourne, Sydney, Perth, Brisbane & Adelaide), Singapore & Japan (selected locations in Tokyo & Osaka);
  - Refinancing of an existing mortgage loan from another financial institution (eg redemption sum/balance outstanding plus top up facility) in Malaysia;
  - Remortgage of a property free from encumbrances/debt in Malaysia;
  - Redraw or top up facility for existing Maybank mortgage loan customers seeking additional facility for home decoration under MyDeco, working capital, investment, education, renovation, etc;
  - To bridge the difference between the purchase price & the approved loan amount for a new house in Malaysia.
- The flexiloan is a mortgage facility that gives additional payment flexibility to borrowers. It is a combination of savings, current & loan facilities under one account. With the flexiloan, the borrower may pay more into the loan account anytime to save on interest and withdraw the excess payments anytime without incurring additional fees and charges.
- Typically, the maximum financing/facility amount is slightly less than the value of the property pledged and in the case of financing new purchases, the difference between the loan amount and the purchase price (or the open market value, whichever is lower) is to be paid by the customer first before the loan amount is released eg:-

Property/Purchase Price	: RM200,000
Total Loan Amount	: RM180,000 (90% of property/purchase price)
Customer's Portion	: RM20,000 (10% of property/purchase price)

Additional facility is available for capitalization of related expenses eg Mortgage Reducing Term Assurance (MRTA) premium, legal and stamp duty pertaining to the loan documentation, etc, subject to credit assessment and terms and conditions.

- The interest/profit rate charged may be fixed, floating or combination of fixed and floating, single or multiple interest/profit rates. Floating rate is based on the Standardised Base Rate (SBR) plus an interest/profit spread eg SBR+1.45% and the effective rate will vary in accordance to the periodical changes in the SBR.
- The facility is available in conventional and Islamic version and can be in the form of term loan/financing, overdraft or combination of term loan and overdraft.
- The repayment of a term loan/financing facility is monthly installment calculated based on the prevailing interest rate, loan tenure and loan balance outstanding. For term loans/financing pegged to SBR, review of installment amount on quarterly basis has been discontinued. The review of installment amount will be in tandem with the change in the Overnight Policy Rate (OPR) or SBR.
- The installment amount will commence upon full loan disbursement\* as tabled below:-

Date of Full Loan Disbursement	Date of Commencement of Installment Amount	Eg: Date of Full Loan Disbursement	Eg: Date of Commencement of Installment Amount
1st - 10th of the month	1st of the following month	3rd April 2017	1st May 2017
11th of the month Onwards	1st of the next following month	15th April 2017	1st June 2017

\* For residential properties under construction, a loan may be considered fully released and the installment amount to commence once the progressive claim reaches 97.5% of the Sales and Purchase Agreement (SPA) price.

- Pending full loan disbursement and/or commencement of the installment amount (eg in the case of financing purchase of properties under construction from developers where the loan amount is released progressively against the progressive claim issued by developers, or in the case of sub-sale where the loan is partially released in order to redeem property title from the current mortgagee), any interest/profit charged on month end must be serviced by month end and be paid in full before the commencement of the installment amount.

The following is an illustration of how the interest/profit is charged:-

Loan Amount	: RM500,000
Loan Amount Disbursed	: 20% of total loan amount/partial loan disbursement (ie RM100,000).
Interest Rate	: SBR+1.45% (3.00%+1.45%=4.45%).
Monthly Progressive Interest Assumption	: RM100,000 X 4.45% X 31 / 365 days = RM378 : a) SBR = 3.00% , b) number of days in months (31/30/29/28)

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

<b>A.</b>	<b>Loan Principal Amount</b>	400,000
<b>B.</b>	<b>Capitalised Related Expenses</b>	
	• MRTA Premium	3,978
	• Will Writing Fee	0
	• Others	0
<b>C.</b>	<b>Total Loan Amount (A + B)</b>	403,978
<b>D.</b>	<b>Property Value</b>	686,000
<b>E.</b>	<b>Margin of Advance (C ÷ D)</b>	59%

<b>F.</b>	<b>Loan Tenure (years)</b>	14
<b>G.</b>	<b>Interest Rate*</b>	SBR+1.45%
	* Indicative rate, subject to customer's credit rating and credit assessment	
<b>H.</b>	<b>Current Standardised Base Rate</b>	3.00%
<b>I.</b>	<b>Effective Interest Rate</b>	4.45%

<b>Initial</b>	
----------------	--

## PRODUCT DISCLOSURE SHEET

### 3. What are my obligations?

#### For Term Loans

- Servicing the monthly interest pending full loan disbursement.
- Servicing the monthly installment amount (due 1<sup>st</sup> of each month) upon full loan disbursement.
- Servicing interest portion only up to 5 years, and thereafter servicing the monthly installment (where the interest servicing only option is subscribed).

#### For Overdraft Facilities

Servicing the monthly interest charged and the drawing limit reduction amount where applicable.

#### IMPORTANT NOTE:

- THE BANK HAS THE RIGHT TO PROCEED WITH LEGAL ACTION AND FORECLOSURE OF YOUR HOME FINANCED BY THE BANK SHOULD YOU FAIL TO PAY YOUR MONTHLY INSTALMENT PROMPTLY.
- The instalment may be revised within 90 days from date of adjustment of the base rates. You may contact our Branch if you wish to discuss further on your repayment schedule/amount at the Bank's discretion. Please note that retaining the existing or lowering the instalment amount may result in :-
  - Higher loan instalment in the subsequent instalment revision
  - Higher overall financing charges
  - Classification of account under rescheduling and restructuring (R&R)
  - MRTA cover may not be sufficient with the extension loan tenure

Interest/Profit Rate	Current Rate	Current Rate + 1%	Current Rate + 2%
Monthly Installment Amount <sup>1</sup>	3,236	3,443	3,658
Monthly Interest Servicing amount <sup>2</sup>	692	848	1,003
Total Interest Payable <sup>3</sup>	164,470	204,927	246,620
Total Payment <sup>3</sup>	568,448	608,905	650,598
Effective Interest Rate <sup>4</sup>	4.45%	5.45%	6.45%

**Note:** The above calculated based on assumption:-

- Loan disbursement for a loan 90% MOA loan for instance will be disbursed as follows:-

2 Years Construction Period		3 Years Construction Period	
Release Month	Percentage Released	Release Month	Percentage Released
0	10%	0	10%
4	15%	6	15%
8	10%	12	10%
12	10%	18	10%
16	10%	24	10%
20	15%	30	15%
24	20%	36	20%
<b>Total</b>	<b>90%</b>	<b>Total</b>	<b>90%</b>

- Average Installment Amount if Multiple Interest Rate Loans
- Average Interest Amount Over Interest Servicing Period
- Including the Interest Servicing Portion
- Computed based on immediate full loan release and installment commencement
- The installment amount and the total amount payable may vary accordingly with the changes in standardised base rate.

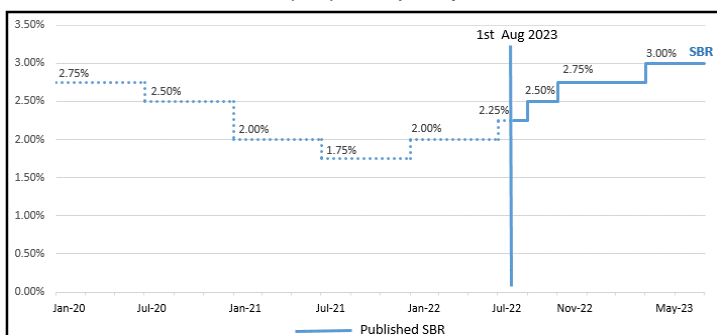
#### Overseas Mortgage Loan

In the event the result of the any periodical valuation reveals that Open Market Value of the Property is lower than the value of the property valuation done prior to the execution of the loan documents, the Bank shall have the absolute discretion to require you within fourteen (14) days from the date of the notice from the Bank to charge, pledge, mortgage or deposit with the Bank your stocks and shares, assets, movable property and/or the issue document of title, if any, or all immovable properties vested in you of such value as the Bank may from time to time require or for such tenure as the Bank requires by way of further and additional security for the repayment of the total amount owing for the time being under this letter offer failing which the Bank shall have absolute discretion to recall the facility.

### 4. What is Standardised Base Rate (SBR)?

The SBR is a common reference rate for all commercial banks with effect from 1st August 2022 in the pricing of new retail loans pegged to base rates, refinancing of existing retail loans, and the renewal of revolving retail loans from 1st August 2022. The SBR is pegged to the Overnight Policy Rate (OPR) (ie SBR = OPR) and all existing Base Lending Rate (BLR) and Base Rate (BR) in turn are pegged to the SBR. In other words, SBR, BR and BLR will be adjusted in tandem with the changes in the OPR as determined by the Monetary Policy Committee (MPC) of Bank Negara Malaysia.

### 5. Historical Standardised Base Rate (SBR) for the past 3 years



Note:

The dotted line shows the historical series of the OPR, which is the benchmark rate of the SBR

## PRODUCT DISCLOSURE SHEET

### 6. What are the fees and charges I have to pay?

<ul style="list-style-type: none"> <li>Stamp Duties</li> </ul>	<b>As per the Stamp Duty Act 1949 (Revised 1989) – RM5 for every RM1,000</b> <u>Documents</u> <u>Amount</u> <ul style="list-style-type: none"> <li>Letter of Offer : RM10</li> <li>Principal Document : RM5 for every RM1,000</li> <li>Security Document : RM10</li> <li>Standing Instruction : RM10</li> </ul>
<ul style="list-style-type: none"> <li>Legal &amp; Disbursement Fees</li> </ul>	Include solicitor fees for loan documentation, registration of charge, land search, bankruptcy search.
<ul style="list-style-type: none"> <li>Processing Fee on new loan application</li> </ul>	RM50 to RM200 depending on loan amount applied for.
<ul style="list-style-type: none"> <li>Cancellation Charges</li> </ul>	RM2,000 will be charged in the event of loan cancellation between the date of loan acceptance and date of first drawdown of the loan.
<ul style="list-style-type: none"> <li>Processing Fee on Redraw of Advance Payments</li> </ul>	RM25 will be charged and debited into the loan account for every successful application to redraw advance payments from the loan account.
<ul style="list-style-type: none"> <li>Letter for EPF Withdrawal</li> </ul>	RM10 per request.
<ul style="list-style-type: none"> <li>Monthly Maintenance Fee</li> </ul>	RM5 (applicable for MaxiHome/MaxiPlan FlexiOD only).
<ul style="list-style-type: none"> <li>Commitment Fee</li> </ul>	Commitment Fee of 1% p.a is to be levied on unutilized portion of overdraft facilities granted to individual when the overdraft limit is in excess of RM250,000, and companies irrespective of overdraft limit. The said fee will not be charged only if customer decides to close account/facility and write in to the respective branch for closure of account/facility.
<ul style="list-style-type: none"> <li>Redemption Letter</li> </ul>	RM50 for first request and RM100 for each subsequent request.

Note: The Bank will notify from times to times, notice will be given before new term and condition take effect (if any changes). The fees and charges are subject to prevailing goods and services tax where applicable.

### 7. What if I fail to fulfill my obligations?

<ul style="list-style-type: none"> <li>Late Payment Penalty</li> </ul>	1% p.a on the amount in arrears
<ul style="list-style-type: none"> <li>Default Interest Rate</li> </ul>	<p>In the event of default (non-payment) on three (3) consecutive payments of interest pending the commencement of instalment or payment of monthly instalment, the Bank shall be entitled to convert the prescribed rate to SBR+6.15% per annum calculated in daily balance basis, or such other rate that we may have prescribed from time to time with not less than twenty one (21) calendar days' prior notice to you.</p> <p>You must reduce your payment arrears to less than three (3) months in order for the Prescribed Interest Rate to be reinstated.</p>
<ul style="list-style-type: none"> <li>Right to Set-Off</li> </ul>	The Bank has the right to set-off any credit balance in your deposit account(s) maintained with the Bank against any outstanding balance with 7 calendar days prior notice to you.
<ul style="list-style-type: none"> <li>Right to Commence Recovery or Legal Action</li> </ul>	<p>Legal action will be taken if you fail to respond to reminder notices. Your property may be fore-closed and you will have to bear all costs. The Bank has a right to commence recovery activities (including engaging third party debt collection agencies), foreclosure and bankruptcy proceedings.</p> <p><i>Note: Legal action against you may affect your credit rating hence leading to credit being more difficult or expensive.</i></p>
<ul style="list-style-type: none"> <li>Right to Reject/Recall the Facility</li> </ul>	The Bank retains an absolute right to reject or recall the facility granted to you in the event there is any indication of a change in your creditworthiness and your ability to service this loan on the agreed terms and conditions.
<ul style="list-style-type: none"> <li>Recovery Costs</li> </ul>	You shall be liable to pay all fees and expenses including the Bank's legal fees if any monies shall be required to be recovered by any process of law or by the Bank's solicitors

### 8. Do I need to go through any financial education module?

- Applicants must log into <https://power.akpk.org.my> to complete a short and easy online mandatory financial education offered by AKPK to be completed via RumahKu portal, prior to submitting the financing application.
- Applicants are to print and submit the certificate of completion as part of the mandatory document together with the other standard documents required for processing of loan application.
- This financial module is made mandatory for applicants who are applying for BNM Funded Affordable home Scheme & BNM First Home Scheme.

### 9. What if I fully settle the loan before its maturity?

<ul style="list-style-type: none"> <li>Lock in Period</li> </ul>	3 years with effect from 1 <sup>st</sup> or full loan disbursement.
<ul style="list-style-type: none"> <li>Early settlement fees</li> </ul>	2.00% % on approved loan amount.
<ul style="list-style-type: none"> <li>Moratorium on sale of property</li> </ul>	2.00% % on outstanding loan amount ( Applicable for BNM Funded Affordable Scheme & BNM First Home Scheme)

### 10. Do I need any insurance/takaful coverage?

#### A. Dwelling: Fire Policy/Houseowner's policy/Houseowner Xtra's policy

- All properties charged/assigned to the Bank as security shall be adequately covered by insurance policy against all risk including but not limited against loss or damage through fire, earthquake, lighting, riot, strike or, malicious damage for their full value or replacement cost whichever is higher or as the Bank may require. For completed properties, you may opt for a basic cover under the Fire Insurance policy or more comprehensive cover under the Houseowner's policy or most comprehensive cover with additional cover under the Houseowner Xtra's policy at the point of application of your loan.

Initial	
---------	--

**PRODUCT DISCLOSURE SHEET**

- b) Pursuant to the policy opted by you in (a) above, the Bank will take up and maintain a Fire Insurance / Houseowner's policy / Houseowner Xtra's policy (whichever applicable) on your behalf from Etiqa or from the Bank's panel of insurance companies or such other companies of your choice approved by the Bank with the Bank's interest as chargee and loss payee endorsed thereon.
- i. A standard Fire Insurance policy that will be taken up include but not limited to the following perils:-
- Fire, Lightning, Thunderbolt and Subterranean Fire
  - Lightning
  - Explosion,
  - Impact Damage
  - and such other perils as the Bank may require.
- ii. A standard Houseowner's policy, including but not limited to the following perils will be taken up:-
- Fire, Lightning, Thunderbolt and Subterranean Fire
  - Riot and Strike, Malicious Damage
  - Explosion,
  - Aircraft Damage
  - Impact Damage
  - Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
  - Theft by forcible entry or exit
  - Hurricane, Cyclone, Typhoon & Windstorm
  - Earthquake & Volcanic Eruption
  - Flood
  - and such other perils as the Bank may require.
- iii. A standard Houseowner Xtra's policy that will be taken up include but not limited to the following perils:-
- Fire, Lightning, Thunderbolt and Subterranean Fire
  - Riot and Strike, Malicious Damage
  - Explosion,
  - Aircraft Damage
  - Impact Damage
  - Bursting or Overflowing of Domestic Water Tanks, Apparatus or Pipes
  - Theft by forcible entry or exit
  - Hurricane, Cyclone, Typhoon & Windstorm
  - Earthquake & Volcanic Eruption
  - Flood
  - and such other perils as the Bank may require.
- Additional benefits will also be provided at no additional premium:
- Inconvenience Allowance
  - Mortgage Loan Instalment Protection; and
  - Damaged to Water Tank, Apparatus and Pipes.
- iv. The sum insured is at its full insurable value.
- v. For Building in the Course of Construction (BICC), the Bank will take up a fire policy (refer to item B as stated below).
- c) All policies will be taken up at your own costs and expenses and the Bank reserves the right to pay the premium for any policy on your behalf to the debit of your account.
- d) Fire insurance is to be taken on your company's fixed and floating assets where the Bank has taken a debenture on your company's assets (where applicable).
- e) Any subsequent request to change your Insurance cover from Fire Insurance policy to Houseowner's policy or vice versa after the Letter of Offer has been accepted is to be made officially in writing by you to Maybank.

**B. Non-Dwelling/Building in the Course of Construction(BICC): Fire Policy**

- a) The Bank requires Non-Dwelling property and/or Building in the Course of Construction(BICC) to be protected by a Fire Insurance policy.
- b) The Bank will take up and maintain a Fire Insurance policy on your behalf from Etiqa or from the Bank's panel of insurance companies or such other companies of your choice approved by the Bank with the Bank's interest as chargee and loss payee endorsed thereon.
- i. A Fire Insurance policy, including but not limited to the following perils will be taken up:-
- Fire
  - Lightning
  - Explosion
  - Impact Damage (not applicable for BICC)
  - and such other perils as the Bank may require.
- ii. The sum insured is at its full insurable value .
- c) All policies will be taken up at your own costs and expenses and the Bank reserves the right to pay the premium for any policy on your behalf to the debit of your account.
- d) A Fire Insurance policy is generally required for all Non-Dwelling property and/or Building in the Course of Construction. The Bank may consider any request for a waiver of the Fire Insurance policy made by you on a case to case basis provided that you are able to submit a copy of the insurance policy from the developer (Contractor's All Risk (CAR) policy) with the following provisions:-
- i. Maybank's name is included as one of the joint insured; and
- ii. Insured amount is equivalent to the contract value of the project.

## PRODUCT DISCLOSURE SHEET

### C. Premium Difference between Fire Insurance/Takaful against House Owner Policy/Home Building Takaful (HBT)/ Houseowner Xtra's Policy

Build up (sq ft)	Rebuilding Cost (Build Up*Rebuilding Cost)	Fire Insurance/Takaful (Premium Amount)	House Owner Policy/HBT (Premium Amount)	Houseowner's Policy / Houseowner Xtra's Policy (Premium Amount)
1,000	80,000	60	87.2	87.2
1,200	96,000	60	104.6	104.6
1,500	120,000	60	130.8	130.8
2,000	160,000	60	174.4	174.4

*Assumption*

- 1) Property Type Single Storey Home in KL, Majority falls under 1,000, 1,200 & 1,500 sq ft
- 2) Rebuilding cost = RM80/sq ft
- 3) The rebuilding cost varies by property type and location.
- 4) The premium varies by property type, rebuilding cost, size & location of the property, and a minimum premium of RM60.

### D. Houseowner, Houseowner Xtra & Fire policy periodic review

The Bank will from time to time review the adequacy of the insurance coverage in ensuring that the property is sufficiently insured. The excess premium, if any, shall be advised accordingly in the yearly renewal notice.

### E. Mortgage Reducing Term Assurance (MRTA) / Credit Level Term Assurance (CLTA) (if applicable)

- a) At the Bank's request, you may also be required to take up and maintain a Mortgage Reducing Term Assurance (MRTA) / Credit Level Term Assurance (CLTA) Policy with Etiqa or with the Bank's panel of insurance companies or other insurance companies of your choice approved by the Bank on such terms and conditions as the Bank may stipulate.
- b) The Mortgage Reducing Term Assurance (MRTA) / Credit Level Term Assurance (CLTA) will take effect from the date the facility (s) is first disbursed, provided always that the application for the insurance coverage has been approved and that the full premium has been received by Etiqa or the Bank's panel of insurance companies during your lifetime and that prior to or as at the date of commencement of the cover, there have been no alterations to your health.
- c) All policies will be taken up at your own costs and expenses and the Bank reserves the right to pay the premium for any policy on your behalf to the debit of your account.
- d) *Partial Waiver of Mortgage Reducing Term Assurance (MRTA) / Credit Level Term Assurance (CLTA)*  
In the event that you have requested the Bank for a partial waiver of MRTA / CLTA coverage or in the event that due to the inability on your part to satisfy the requirements imposed by Etiqa / the Bank's panel of insurance company, resulting in MRTA / CLTA coverage in respect of the mortgage loan offered by the Bank to you is not for the full loan amount and/or not for the full tenure of the loan, you confirm that you fully understand the consequential effects that the lesser and/or shorter period of MRTA / CLTA coverage have and agree not to hold the Bank responsible therefore.
- e) *Waiver of Mortgage Reducing Term Assurance (MRTA) / Credit Level Term Assurance (CLTA)*  
In the event that you have requested the Bank for a waiver MRTA / CLTA coverage in respect of the mortgage loan offered by the Bank to you, you confirm that you fully understand the consequential effects that such waiver and absence of the MRTA / CLTA have and agree not to hold the Bank responsible therefore.
- f) In the event that due to the inability on your part to satisfy the requirements imposed by Etiqa / the Bank's panel of insurance company for MRTA/CLTA coverage resulting in lesser or no MRTA/CLTA coverage in respect of the mortgage loan offered by the Bank to you, you confirm that you fully understand the consequential effects that the lesser or absence of the MRTA/CLTA have and agree not to hold the Bank responsible therefore.
- g) In the event of premature termination of MRTA/CLTA policy before settlement of loan, the bank shall be entitled to vary the terms of loan/financing including but not limited to increasing the interest rate prescribed.
- h) *Upfront MRTA*  
Upfront MRTA caters for finance purchase of properties under construction where typically loan/financing drawdown may be immediate or months/years later, where currently, subscription to the MRTA policy only takes effect upon first loan drawdown. With upfront MRTA, the policy takes effect upon perfection of the loan/financing documentation. The customer is therefore insured earlier instead of only upon 1st loan drawdown. This also ensures that the MRTA offer does not lapse pending first loan drawdown. Once customer opts for this, they are obligated to commence the servicing of interest/profit upon the loan/financing disbursement of the Upfront MRTA/T .

#### 11. Do I need any guarantor?

On case to case depending on repayment capability and other credit consideration.

#### 12. Can I engage my own lawyer who is not listed in the Bank's panel lawyer directory?

Not recommended as the lawyer may not be well versed with the Bank's documentation requirement and hence may result in delays.

#### 13. Will my information be disclosed to third party?

Please refer para 5 (Other Details) and para 8 (Declaration) of the loan application.

#### 14. What are the major risks?

Please be advised that the effective rate will change according to changes to the reference rate (eg Standardised Base Rate). An increase in the effective rate may result in higher monthly repayments. If you have problems meeting your loan obligations, contact us early to discuss repayment alternatives. **However, any reduction of the installment amount resulting in delay in loan settlement shall be treated as loan rescheduling and reflected in your CCRIS record accordingly.**

#### 15. What do I need to do if there are changes to my contact details?

It is important that you inform us of change in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may inform us in writing or reach us via one of the channels, eg: M2U or Home branch.

## PRODUCT DISCLOSURE SHEET

### 16. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:  
**Maybank Berhad**  
KL Main Branch  
Menara Maybank, 100 Jalan Tun Perak, 50050 KL  
03-2070 8833  
[xyz@maybank.com.my](mailto:xyz@maybank.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:  
  
Tingkat 8, Maju Junction Mail  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel: 03-26167766 Email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)
- If you wish to complain on the products or services provided by us, you may contact us at:  
**Maybank Berhad**  
Customer Feedback & Resolution Management  
Level 28, Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Hunting Line: 03-20748075  
Email: [cfrm@maybank.com.my](mailto:cfrm@maybank.com.my)
- 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: 03-21741515  
Email: [bnmteletelink@bnm.gov.my](mailto:bnmteletelink@bnm.gov.my)

### 17. Where can I get further information?

Should you require additional information about taking a housing loan, please refer to the bankinginfo booklet on 'Housing Loans', available at all our branches and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website. Further information on other home financing products, you may visit Maybank website at [www.maybank2u.com.my](http://www.maybank2u.com.my).

### 18. Other housing loan packages available

1. Islamic Home Financing
2. Flexi Housing Loan Package

### 19. Other Information

1. In the event the financing tenure extends into retirement, it is importance that applicant(s) of having a plan on how to service the repayment after applicant's
2. The information provided in this disclosure sheet is valid 2 weeks from the date as stated above.
3. The half year or yearly statement shall only be made available through Maybank2u. Be sure to register for Maybank 2u.
- 4 **Upon submission of the full set of documents for your property financing application with Maybank, we will process the application immediately and notify you of our decision within 3 working days.**

### 20. Disclaimer

The terms & conditions indicates in the Product Disclosure Sheet are tentative/indicative. The final terms and conditions will be read jointly and superseded as stipulated in the letter of offer and facility Agreement after credit assessment and loan approval.

### 21. You are reminded to read and understand all contractual terms before you accept and sign the contract.

*I acknowledge that adequate explanation has been provided by the Bank's officer to me in respect of the salient terms of this document*

-----  
**Name** :  
**NRIC** :  
**Date** :

Initial	
---------	--