PRODUCT DISCLOSURE SHEET

PUBLIC INVESTMENT BANK

Dear Customer,

This Product Disclosure Sheet ("PDS") provides you with key information on your Revolving Credit Facility ("RC").

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

Date : _____

1 What is Revolving Credit?

By nature similar to an Overdraft Facility ("OD") in that allows discretionary borrowing by borrower. Unlike OD, there are specific parameters governing the minimum amount to be drawdown, drawdown multiples and there is no current account.

2 Know Your Obligations

For this RC, **as an illustration** :

- Your loan amount : **RM**
- PBB's Base Lending Rate (BLR*) :
- PBB's / PIVB's Cost of Fund (COF) :
- Effective financing rate :
- To pay monthly interest charged based on your utilisation amount of the facility.
- To pay the outstanding amount (principal sum plus interest charged or any other monies) owing to the Bank upon maturity unless rollover of principal and tenure for another term tenure.

You also have to pay the following fees and charges :

- Stamp Duty : As per the Stamp Act 1949 (Revised 1989).
- Disbursement Fee : Include fees for registration of charge and other related charges.
- Upfront Fees / Processing Fees : 0.1% to 0.2% of total financing amount subject to minimum of RM500.00. (if applicable)
- For facilities secured by Fixed Deposit : Each Fixed Deposit Receipt accepted as collateral RM5.00.
- Commitment Fees: 1.0% p.a. on unutilised portion.

For full list of fees and charges, please visit our website at https://www.pivbgroup.com.

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 **years**. Speak to us if you wish to settle your loan earlier.

Ensure you can afford to **pay a higher instalment** if the Overnight Policy Rate (OPR) rises.

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

*The BLR is set as the OPR decided by Bank Negara Malaysia. The BLR can rise or fall due to changes in the OPR.

3 Know Your Risks

What happen if you fail to pay your monthly interest instalments?

1. You **pay more in total** due to late payment charges, compounding of interest (if applicable).
2. We may **foreclose** your property or **take legal action** against you.
3. Your **credit score** may be affected, leading to credit being more difficult or expensive to you.

Your monthly interest instalment may increase during the tenure of your loan.

The BLR/COF may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in BLR/COF means that you have to pay a higher monthly interest instalment.

	Current Rate	Rate increase by 1%	Rate increase by 2%
1 month COF		RM	RM
Commitment Fee		RM	RM
Total interest charged		RM	RM

4 Other Key Terms

- Any early settlement fee of 2% on the approved loan amount will be imposed if the facility(ies) settled/redeemed/ cancelled within the first 3 years (36 months) from the date of first drawdown.
- You are advised to take up insurance cover with an insurance company approved by us to adequately insure the property to be charged which is inclusive of flood, riot, strike and malicious damage. We reserve the right to exclude certain risks from the insurance cover should you write to us advising on your requests.
- You may select to use Bank's panel lawyers / insurers / valuers.
- You may be required to provide a guarantor depending on your credit assessment by the Bank, on a case by case basis.

If you have any questions or require assistance on your Revolving Credit, you can :

Call us at	Visit us at	Email us at
03-2036 2800	https://www.pivbgroup.com	cbsf@publicinvestbank.com.my

Customer's Acknowledgement*

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

☐ I acknowledge that PIVB has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

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Authorised signatories and Company's Stamp
Name :
Date :