



PRODUCT DISCLOSURE SHEET

Bank : Affin Bank Berhad
Product : Affin Home Solution Plus
Date : October 15, 2009

1. What is this product about?

AFFIN HOME SOLUTION PLUS is a housing loan with product features such as interest on daily rest, payment in excess of installment and redrawing facility. This product offers financing of new, sub-sale and refinancing of residential properties value above RM 200,000. Security is the residential property being financed / refinanced.

2. What do I get from this product?

Saving on interest from the enhanced features :-

- Interest computation on daily rest
- Flexibility of payment in excess of loan installment amount
- Flexibility of redrawing excess payment

3. What are my obligations?

▪ **Example :**

Total amount borrowed : RM 200,000
Margin of finance : 90%
MRTA Financing : 5%
Tenure : 20 years
Interest rate : BLR – 1.80%

▪ **Obligations :**

Monthly installment : RM1,180.58
The total amount you must pay back, including the amount borrowed is RM283,337.85

Note : Total repayment amount may vary subject to Base Lending Rate (BLR) changes.

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

- Stamp Duties – as per the Stamp Duty Act 1949 (revised 1989).
- Legal fees, disbursement fees, valuation fees and miscellaneous charges (depending on product package offerings).
- Redraw fee is RM25 per transaction.
- As per all other terms and conditions in the Letter Of Offer.

5. What if I fail to fulfill my obligations?

- Default rate : 1% per annum above the prescribed rate.
- As per all other terms and conditions in the Letter Of Offer.

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

- Retention period is 5 years from date of full disbursement.
- Early settlement penalty :
 - 5% flat on the financing amount if redeemed within the first 3 years,
 - 3% flat if redeemed after 3 years but within 5 years.
- As per all other terms and conditions in the Letter Of Offer

7. Do I need any insurance/Takaful coverage?

- Mortgage Reducing Term Insurance (MRTA) is optional but highly encouraged.

MRTA is an insurance scheme to cover the mortgage borrower who is an insured member against death, diagnosis of terminal illness, and total and permanent disability. When such unfortunate event occurs, it will pay off the outstanding mortgage loan amount in accordance to the MRTA Table of Benefits, to the policyholder.

8. What is the feature of “redraw” and what are the conditions applicable?

Redraw feature is an enhanced feature which allows borrower to withdraw fund if there is excess payment / money in the advance payment bucket, subject to the following conditions :-

- Account fully disbursed.
- Subject to minimum available balance of RM5,000 in advance payment bucket.
- Minimum advance amount available after drawdown is equal or more than the next monthly installment due amount.
- Redraw must be for a minimum of RM3,000 in multiples of RM1,000 and credited to current or savings account.
- Redraw request must be made in writing.
- Redraw fee is RM25 per transaction debited to borrower’s current or savings account.
- Current or savings account holders must be the same as the loan account holders.
(applicable to both single and joint account holders)

9. What are the major risks?

- If you have problems meeting your loan obligations, contact us early to discuss repayment alternatives. The interest rate on this loan is floating and it is pegged to Base Lending Rate (BLR). Interest rate may change according to changes in the reference rates. An increase in interest rate may result in higher monthly repayment.

10. 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.
- In accordance to Affin Bank's policy/guidelines and per standard security documents, any change of contact details has to be in writing duly signed off by the borrower(s) and addressed to Affin Bank Berhad.

11. Where can I get further information for a housing loan application?

- Please contact us at our nearest branch to you or call our Call Centre no. 03-55223000 or visit our web site www.affinbank.com.my for further details

IMPORTANT NOTE:

YOUR HOUSE MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR HOUSING LOAN

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