

Hong Leong Bank BerhadDate of Issuance of PDS: dd/mm/yy**PRODUCT DISCLOSURE SHEET**

Kindly read this Product Disclosure Sheet before you decide to take up the Product Below:

Hong Leong Housing Loan.

Be sure to also read the terms in the letter of offer. Seek clarification from your institution if you do not understand any part of this document or the general terms.

1. What is this product about?

This Housing Loan is calculated on a variable rate basis and you are offering your property as a security for this loan.

2. What do I get from this product?

Facility 1 - <Product Name>

Item	Description								
Total amount borrowed	RM <Total Approved Amount>								
Margin of financing	%								
Tenure	<Approved Tenure> months								
Interest Rate / Effective interest rate	<table> <tr> <th>Interest rate</th><th>Effective interest rate</th></tr> <tr> <td>Year 1: < ></td><td>< ></td></tr> <tr> <td>Year 2-3: < ></td><td>< ></td></tr> <tr> <td>Thereafter: < ></td><td>< ></td></tr> </table>	Interest rate	Effective interest rate	Year 1: < >	< >	Year 2-3: < >	< >	Thereafter: < >	< >
Interest rate	Effective interest rate								
Year 1: < >	< >								
Year 2-3: < >	< >								
Thereafter: < >	< >								

Facility 2 - <Product Name>

Item	Description								
Total amount borrowed	RM <Total Approved Amount>								
Margin of financing	%								
Tenure	<Approved Tenure> months								
Interest Rate / Effective interest rate	<table> <tr> <th>Interest rate</th><th>Effective interest rate</th></tr> <tr> <td>Year 1: < ></td><td>< ></td></tr> <tr> <td>Year 2-3: < ></td><td>< ></td></tr> <tr> <td>Thereafter: < ></td><td>< ></td></tr> </table>	Interest rate	Effective interest rate	Year 1: < >	< >	Year 2-3: < >	< >	Thereafter: < >	< >
Interest rate	Effective interest rate								
Year 1: < >	< >								
Year 2-3: < >	< >								
Thereafter: < >	< >								

- Overdraft: on demand
- Base lending rate (BLR) currently at X.XX%

3. What are my obligations?

Important: Your monthly instalment and total repayment amount will vary if the BLR changes.

Rate	Today (BLR=6.60%)	If BLR goes up 1%	If BLR goes up 2%
Facility 1 - <Product Name>			
Monthly instalment	RM <xx>	RM <aa>	RM <dd>
Total interest cost at the end of <Approved Tenure> months	RM <yy>	RM <bb>	RM <ee>
Total payment amount at the end of <Approved Tenure> months	RM <zz>	RM <cc>	RM <ff>
Facility 2 - <Product Name>			
Monthly instalment	RM <xx>	RM <aa>	RM <dd>
Total interest cost at the end of <Approved Tenure> months	RM <yy>	RM <bb>	RM <ee>
Total payment amount at the end of <Approved Tenure> months	RM <zz>	RM <cc>	RM <ff>
Facility 3 – Overdraft			
Monthly interest payment	On demand	On demand	On demand

For Overdraft facility, you are to service interest on monthly basis on the utilized limit. The interest servicing amount may vary due to difference in the utilization of the facility. You may be subject to repaying the full principal sum outstanding on demand basis as and when the bank recalls the facility.

The bank may vary your monthly instalment when:

- it is insufficient to service the loan interest or
- when the principal portion is less than 10% or
- whenever there is a need to revise your monthly instalment either by the bank or you.

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

Stamp Duties

As per Stamp Duty Act 1949 (revised 1989)

Legal Fees

As per the scale in the Solicitor's Remuneration Order (SRO).

Disbursement Fees

Miscellaneous charges including but not limited to registration fee, search fee, goods & services tax and any other taxes or levy as per the scale fees charged by the respective authorities and/or legal firms.

Valuation Fees

As per the Seventh Schedule of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia.

Processing Fees

One time fee charged for approved loan. Currently all processing fees are waived.

Termination Fees

A termination fee of RM 2,000.00 shall be charged if the facilities herein or any part thereof is cancelled by you prior to the disbursement of the facilities for any reason whatever.

5. What if I fail to fulfill my obligations?

- Late payment charges of 1% p.a. on the amount in arrears, causing the total outstanding to increase.
- If you fail to pay 2 monthly instalments consecutively, the Bank shall at its discretion be entitled to vary the Prescribed Rate to 2.5% per annum above the BLR on daily rests or such other rate as the Bank may prescribe on the balance outstanding.
- We may set off any credit balance in account maintained with us against any outstanding balance in this loan account.
- Legal action will be taken if you fail to respond to reminder notices. Your property may be foreclosed and you will have to bear all costs. You are also responsible to settle any shortfall after your property is sold.
- Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.

6. What if I fully settle the loan during the lock-in period?

If you redeem or settle in full the Facilities within the first 36 months, the following settlement charges will apply:

Early settlement penalty:

For Residential Property - 3.00% of 90% of the total approved Facilities limit for the 1st 36 months from 1st release, and 80% of the total approved Facilities limit for month 37 to 60.

For Non Residential Property - 3.00% of 85% of the total approved Facilities limit for the 1st 36 months from 1st release, and 70% of the total approved Facilities limit for month 37 to 60.

The early redemption / settlement fee reflects the costs incurred or to be incurred by the Bank as a result of the early settlement which may include the cost of fund, cost of capital, liquidity cost, statutory reserve cost, discounted interest rate, administrative and other cost, as well as any legal fees, stamp duty and / or valuation fees which have been incurred under the terms of the Facilities.

7. Do I need any insurance coverage?

- Mortgage Decreasing Term Assurance (MDTA) / Mortgage Reducing Term Takaful (MRTT) is optional.
- However, you are encouraged to take up the MDTA / MRTT to protect your family from losing the property due to unforeseen circumstances.

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your correspondence details, please contact us at +603-7626 8899 or visit any of our branches nationwide.

9. Where can I get assistance and redress?

If you have any difficulties in making payments, you should contact us earliest possible to discuss payment alternatives. You may contact our Mortgage Collection Centre at:
Tel: +603-7952 3388 Fax: +603-7873 8228

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.

Tel: 1-800-22-2575 E-mail: enquiry@akpk.org.my

If you wish to complain on the products or services provided by us, you may contact us at:

Hong Leong Bank Berhad, Tel: +603-7626 8899 E-mail: HLOnline@hlbb.hongleong.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: +603-2174 1515 E-mail: bnmtelelink@bnm.gov.my

10. Where can I get further information?

Should you require additional information about taking a house loan, please refer to the *bankinginfo* booklet on "House loans", available at all our branches and the www.bankinginfo.com.my website.

11. Other loan packages available

- Hong Leong Housing Loan
- Hong Leong MortgagePlus Housing Loan
- Hong Leong Shop Loan
- Hong Leong MortgagePlus Shop Loan
- Hong Leong Special Housing Loan
- Hong Leong Bank My First Home Scheme
- Hong Leong Home Furnishing Loan
- Hong Leong KLIBOR Flexi Housing Loan
- Hong Leong KLIBOR Flexi Shop Loan
- Hong Leong KLIBOR Home Furnishing Loan

IMPORTANT NOTE: YOUR PROPERTY MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR PROPERTY FINANCING.

The information provided in this disclosure sheet is valid as at dd/mm/yy