

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Loan Facility below.

Be sure to also read the terms in the letter of offer.

Seek clarification from the Bank if you do not understand any part of this document or the general terms.



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD 200001008645(511251-V)

Please tick the Loan Facility Products whichever is applicable:-

- Housing Loan (HL)
- Term Loan (TL)
- Flexi Housing Loan (FLX HL)
- Flexi Term Loan (FLX TL)
- First Time Home Buyer Housing Loan (FTHB HL)

Date: | |

1. What is this product about?

Housing Loan (HL) / Term Loan (TL)	This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank.												
Flexi Housing Loan (FLX HL) / Flexi Term Loan (FLX TL)	<p>This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank.</p> <p>It offers flexibility on deposit and withdrawal of the available balance from the flexi current account (FLX CA) at any time while enjoying loan interest savings by linking your FLX CA to the FLX HL / FLX TL account.</p> <p>The available balance held in the FLX CA at the end of each day will be utilized to set-off the FLX HL / FLX TL end day outstanding balance, subject to "interest offset limit", whichever is lower.</p> <p>Interest Offset Limit will be capped at 70% of the total loan outstanding balance.</p> <p>The Net Loan Balance will be charged at the effective interest rate of the loan.</p> <p>Illustration on Net Loan Balance for interest calculation:</p> <table border="1" data-bbox="630 1499 1459 1684"><thead><tr><th>Loan Balance-end day (RM)</th><th>Interest Offset Limit at 70% (RM)</th><th>Current A/c Credit Balance-end day (RM)</th><th>Net Loan Balance for interest calculation (RM)</th></tr></thead><tbody><tr><td>1,000,000</td><td>700,000</td><td>550,000</td><td>450,000</td></tr><tr><td>1,000,000</td><td>700,000</td><td>900,000</td><td>300,000</td></tr></tbody></table> <p>^ Net Loan Balance is derived from the end day loan balance offset against interest offset limit or end day current account credit balance, whichever is lower.</p> <p>*Interest calculation formula:</p> $\frac{\text{Net Loan Balance} \times 1 \text{ day} \times \text{loan effective interest rate}}{365}$	Loan Balance-end day (RM)	Interest Offset Limit at 70% (RM)	Current A/c Credit Balance-end day (RM)	Net Loan Balance for interest calculation (RM)	1,000,000	700,000	550,000	450,000	1,000,000	700,000	900,000	300,000
Loan Balance-end day (RM)	Interest Offset Limit at 70% (RM)	Current A/c Credit Balance-end day (RM)	Net Loan Balance for interest calculation (RM)										
1,000,000	700,000	550,000	450,000										
1,000,000	700,000	900,000	300,000										

BOCM First Time Home Buyer Housing Loan (FTHB HL)

This facility is calculated on a variable rate basis and you are offering your property as a security to the Bank.

This facility is granted to you subject to you fulfilling all the criteria under First Time Home Buyer Scheme set out by the Bank and/or Cagamas SRP Berhad.

This scheme is open to all Malaysian citizen meeting the following criteria:

- First time house buyer for the purpose of own occupation;
- Gross monthly household income up to RM5,000;
- Salaried worker or self-employed;
- No record of impaired financing for the past 12 months; and
- Single or joint applicants.

You may choose the following repayment options:

- a) Upon full disbursement of the facility, to perform monthly repayment that consists principal and interest (P+I) over the entire loan tenure; or
- b) Upon full disbursement of the facility, to perform monthly repayment that consist only interest portion for 60 months of the loan tenure and subsequently perform equal amortization with monthly principal and interest (P+I) repayments for the remaining loan tenure.

2. What do I get from this product?

Total amount financed	:	RM	_____	(_____%)	of property price)
Standardised Base Rate (SBR)	:	[_____]	% per annum		
Interest Rate	:	SBR + [_____]	%		
Effective Lending Rate	:	[_____]	%		
Tenure	:	[_____]	years		

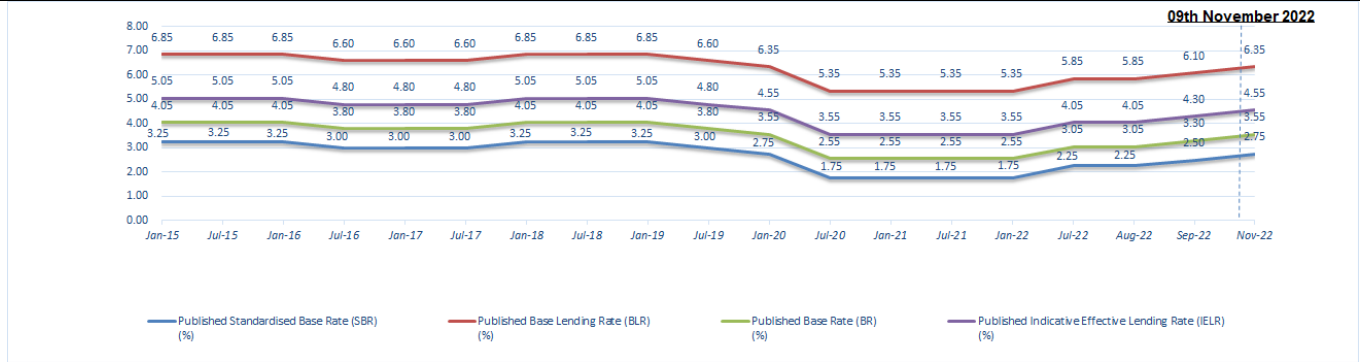
3. What is Standardised Base Rate (SBR)?

The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.

4. What are possible scenario to trigger a change in SBR?

The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).

5. Historical SBR for the past 3 years



Note: The SBR was introduced on 1st August 2022. The dotted line shows the historical series of the OPR, which is the benchmark rate for the SBR.

For a longer historical series, please refer to our website.

6. What are my obligations?

Your Monthly Instalment is RM

Total Repayment Amount at the end of < > years is RM

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

Rate	Today (SBR = < <input type="text"/> > % p.a)	If SBR goes up 1%	If SBR goes up 2%
Monthly instalment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total interest cost at the end of <Approved Financing Tenure <input type="text"/> > months	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total repayment amount at the end of <Approved Financing Tenure <input type="text"/> > months	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicable to First Time Home Buyer (FTHB) – Step up repayment only

Rate	Today (SBR = < <input type="text"/> > % p.a.)	If SBR goes up 1%	If SBR goes up 2%
Month 1 to 60 with Monthly Interest Servicing from date of full disbursement	<input type="text"/>	<input type="text"/>	<input type="text"/>
Thereafter – Monthly repayment amount	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total interest cost at the end of < Approved Financing Tenure > months	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total repayment amount at the end of	<input type="text"/>	<input type="text"/>	<input type="text"/>

<Approved Financing Tenure> months			
--	--	--	--

Note:

1. If you make loan repayment via a standing order, you should change the instalment amount whenever is a change to the SBR.
2. For property under construction, pending commencement of the monthly instalment as provided in the table above, you are required to pay to the Bank, interest payable calculated on the utilised portion of the Facility starting from one month from the first disbursement of the Facility or starting on such date as advised by the Bank in writing.

Illustration on interest payable is as below (the loan disbursement is based on the example that it is disburse on 1st October):-

Item	Details
1 st Drawdown Amount (RM)	10,000
Effective Lending Rate (%)	3.00
No. of Days from 1 st October – 31 st October	31
Interest Payable (RM)	$RM10,000 * 3.00\% * 31/365 = \underline{RM25.50}$

3. For completed property, commencement of the monthly instalment as provided in the table above, you are required to pay the Bank starting one month from the full disbursement of the Facility or starting on such date as advised by the Bank in writing.

Applicable to First Time Home Buyer Housing Loan (FTHB HL)

4. If you choose the First Time Home Buyer Housing Loan (FTHB HL) with step-up repayment, i.e. you will pay only the interest portion of your loan for another 5 years after full disbursement of the facility, please be informed of the following:-
 - i. You have to pay higher total interest charges at the end of the loan tenure because you have chosen to service interest only for the first 5 years of the loan tenure.
 - ii. The principal outstanding balance of your loan will only begin to reduce once you start paying both principal and interest.
5. Completion of the online financial education course by Agensi Kaunseling dan Pengurusan Kredit (AKPK).
 - Borrower(s) must furnish the proof of AKPK online course certificate at the point of loan/financing application. This is to assist potential borrower(s) understand their financial commitments prior to purchasing a home. The module can be assessed from AKPK's RumahKu portal at power.akpk.org.my
Link: <https://power.akpk.org.my>
6. Under the Bank's FTHB Home Loan, no sale of property shall take place within the first five (5) years from the date of Letter of Offer. Prepayment or full settlement within the first five (5) years from the date of Letter of Offer is subject to prepayment fee of 2% on the prepayment amount.

7. What other charges do I have to pay?

Stamp Duties	As per the Stamp Act 1949 (Revised 1989)								
Setup Fees	One-time fee charged for approved facility: <table border="1"><thead><tr><th>Loan Amount</th><th>Fees & Charges (if applicable)</th></tr></thead><tbody><tr><td>Up to RM30,000</td><td>RM50</td></tr><tr><td>RM30,001 – RM100,000</td><td>RM100</td></tr><tr><td>RM100,000 and above</td><td>RM200</td></tr></tbody></table> <p><u>For BOCM First Time House Buyer Housing Loan (FTHB HL)</u></p> <ul style="list-style-type: none">• Nil	Loan Amount	Fees & Charges (if applicable)	Up to RM30,000	RM50	RM30,001 – RM100,000	RM100	RM100,000 and above	RM200
Loan Amount	Fees & Charges (if applicable)								
Up to RM30,000	RM50								
RM30,001 – RM100,000	RM100								
RM100,000 and above	RM200								
Monthly Maintenance Fees	A monthly maintenance fees of RM10.00 shall be charged to Flexi Housing Loan (FLX HL) / Flexi Term Loan (FLX TL) throughout the tenure of the Facility.								

8. What if I fail to fulfil my obligations?

- Late payment charges of 1.00% per annum on the amount in arrears, causing the total outstanding to increase.
- 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.

9. Other terms & conditions

You may choose to use Bank's panel lawyers / insurers or your appointed lawyer / insurer for the purpose of the loan facility.

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

Prepayment or full settlement within the first <3> years from the date of first release of the loan is subject to prepayment fee of < 2.25%> on the prepayment amount.

For BOCM First Time Home Buyer Housing Loan (FTHB HL)

Prepayment or full settlement within the first < 5 > years from the date of Letter of Offer is subject to prepayment fee of < 2%> on the prepayment amount.

11. Do I need any insurance coverage?

- Mortgage Reducing Term Assurance (MRTA) / Mortgage Level Term Assurance (MLTA) is optional but encouraged.
- You are to adequately insure the property charged / assigned to the Bank as security against all risk for its full value or replacement costs whichever is higher with an insurance company acceptable to the Bank.

Note: The Bank will provide quotations to you upon request for any compulsory insurance offered by the Bank's own panel of insurers. However, you are free to use the service of other insurers.

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

It is important that you inform the Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner.

Please visit the nearest branches of the Bank to update your contact details.

13. Where can I get assistance and redress?

If you have difficulties in making repayments, contact us earliest possible to discuss repayment alternatives. You may contact us at:

Bank of China (Malaysia) Berhad

6th Floor, Plaza OSK
25, Jalan Ampang
50450 Kuala Lumpur
Tel: 03-2387 8367 / 03-2387 8211
Email: customerdesk@bankofchina.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, financing education and debt restructuring for individuals. You can contact AKPK at:

Level 5 & 6, Menara Bumiputra Commerce
Jalan Raja Laut
50450 Kuala Lumpur
Tel: 03-2616 7766
Email: enquiry@akpk.org.my

If you wish to complain on the product or services provided by us, you may contact our customer service center or write to us:

Customer Service Center

Tel: 603-2059 5566
Fax: 603- 2161 5150
Email: service.my@bankofchina.com.my

Bank of China (Malaysia) Berhad

5th Floor, Plaza OSK
25, Jalan Ampang
50450 Kuala Lumpur
(Attention to: Compliance Department)

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia through BNMLINK or BNMTELELINK at:

Block D, Bank Negara Malaysia,
Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel: 1-300-88-5465
Fax: 03-2174 1515
Email: bnmtelelink@bnm.gov.my

14. Where can I get further information?

- Should you require additional information about taking a housing / term loan, please refer to the banking info booklet on "Housing / Term Loans", available at all our Branches and the www.bankinginfo.com.my website.
- Please contact us at: 603-2059 5566 (Customer Service) or log on to www.bankofchina.com.my to locate our nearest branch.

15. Other Product Packages available

- Overdraft Facility (OD) secured by Property
- Overdraft Facility (OD) secured by Fixed Deposit

IMPORTANT NOTE:

YOUR PROPERTY MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS / PAYMENTS ON YOUR HOME FINANCING.

The information provided in this disclosure sheet is valid as at [/ /] (dd/mm/yyyy)

Disclaimer:

The terms and conditions indicated in this Product Disclosure Sheet are tentative / indicative and not binding on the Bank. The final and conditions are as stipulated in the letter of offer and Facility Agreement after credit assessment and loan approval.