



# ALLIANCE BANK

Alliance Bank Malaysia Berhad (88103-W)

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up this **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.

**Name of Product: Housing Loan**

**Date: April 18**

### 1. What is this product about?

This housing loan is calculated on a variable rate basis and you are offering your house/property as a security for this financing.

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

- Margin of Financing (MOF) offered is up to 90%.
- Interest rate charge is pegged to the Base Rate (BR). The Effective Lending Rate ranges from BR + 0.54% to BR + 1.60%.
- Financing Tenure is up to 35 years or age 70 (whichever occurs first).

#### Example:

Total Amount Borrowed	: RM500,000
Tenure	: 30 years
Base Rate (BR)	: 4.07% p.a. (subject to change)
Effective Lending Rate	: BR + 0.77% = 4.84%

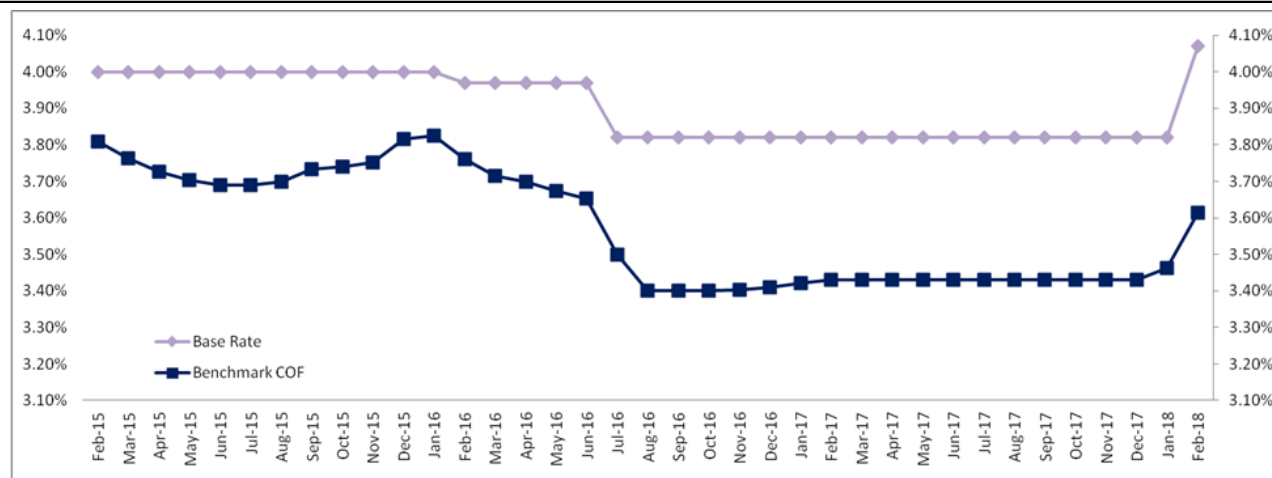
### 3. What is the Base Rate (BR)?

The Bank's BR comprises our benchmark cost of funds ("COF") and the cost of Statutory Reserve Requirement (SRR) imposed by Bank Negara Malaysia ("BNM"). Our benchmark COF reflects the cost of raising new funds and is based on monthly average of 3-month Kuala Lumpur Interbank Offered Rate ("KLIBOR"). The BR methodology is subject to periodic review. The implementation of new BR methodology is also subject to approval by BNM.

### 4. What are possible scenarios to trigger a change in the BR?

Our BR can rise or fall due to changes in the benchmark COF and changes in the SRR. Changes in the benchmark COF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of BNM or due to other factors such as changes in the Bank's funding strategy or cost of raising funds.

### 5. Historical benchmark COF in the last 3 years



### 6. What are my obligations?

- For financing of property under construction, you will have to service the interest during the construction period. Interest shall be calculated at the Effective Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) and such interest to be payable monthly and shall be debited accordingly to your account at the end of each month.
- If the financing tenure extends into your retirement age, you must make the necessary arrangements to ensure that you can continue to repay the loan either through a savings plan or an endowment policy to be arranged for by yourself.
- In the event of any variation to the loan tenure and/or interest rate due to changes in the Base Rate (BR), the Bank reserves the right to vary the repayment amount accordingly.

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





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## Example:

Rate	Today (BR = 4.07%)	If BR goes up 1%	If BR goes up 2%
Monthly Instalment	RM2,636.00	RM2,947.00	RM3,273.00
Total interest cost at the end of 30 years	RM448,754.54	RM560,744.93	RM678,265.34
Total repayment amount at the end of 30 years	RM948,754.54	RM1,060,744.93	RM1,178,265.34

## 7. What other charges do I have to pay?

- Set-up Fee**  
RM200.00 (one time-off) for Conventional Home Loan with Redrawal facility.
- Withdrawal Fee**  
RM50.00 for every withdrawal of excess fund in Advance Payment for Conventional Home Loan with Redrawal facility.
- Professional Legal Fee**  
Include fee for preparation of the financing agreement, stamp duty (as per the Stamp Duty Act 1949 (Revised 1989)), and disbursement fee.
- Valuation Fee**  
Valuation fee for preparing the formal valuation report (applicable for completed properties only).

Unless otherwise specified herein, the Bank's charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank will be entitled to recover such taxes from you.

## 8. How do I service my monthly instalment?

For your convenience, we recommend payment via the following modes:

- Interbank GIRO (IBG)/Instant Interbank Funds Transfer (IBFT) via ATM or Internet Banking.
- From your Alliance Current Account/Savings Account - Direct Debit via Alliance Online Banking or Standing Instruction (SI).

Alternatively, you may make payment at any Alliance Bank branch over-the-counter or at the self-service kiosk.

Remark: Fees and charges may be imposed for cheque and cash payment in the future with prior notice.

## 9. What if I fail to fulfil my obligations?

- Late payment charge of 1% p.a. on the amount in arrears, causing the total outstanding balance to increase.
- If you fail to maintain prompt repayment when due by the 1st of every month for any 2 consecutive months, the Bank will increase your current interest rate by 0.75%.
- If you fail to regularize the current arrears by the end of the month, your current interest rate will be revised to Base Lending Rate (BLR) + 0% or Base Rate (BR) + 2.85%, or 1% above prevailing facility interest rate, whichever is higher.
- We may set-off any credit balance in accounts maintained with us against any outstanding balance in this financing 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 to obtain or more expensive to you.

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

- Lock-in period: 3 years from the 1st disbursement date of the facility.
- Early termination fee: 2% on the approved loan amount.

## 11. Do I need any insurance coverage?

Mortgage Reducing Term Assurance (MRTA)/Mortgage Level Term Assurance (MLTA) is optional. However, you are advised to take up the MRTA/MLTA to ensure that your next of kin is protected in the event of any unforeseen circumstances affecting yourself.

Note: Fire Insurance coverage is compulsory.

## 12. 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.

## 13. 10. 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:  
**Alliance Bank Malaysia Berhad, Consumer Collections, 2<sup>nd</sup> Floor, 3 Alliance, 3 Jalan SS15/2A, 47500 Subang Jaya, Selangor.**  
**Tel: 03-5516 9988 Fax: 03-5516 9399 Email: info@alliancefg.com**





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- 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 counselling and debt restructuring for individuals. You can contact AKPK at:  
**Tingkat 8, Maju Junction Mall, 1001, Jalan Sultan Ismail, 50250 Kuala Lumpur.**  
**Tel: 03-2616 7766      Email: enquiry@akpk.org.my**
- If you wish to complain on the products or services provided by us, you may contact us at:  
**Alliance Bank Malaysia Berhad, Group Complaints Unit, 4th Floor, Menara Multi Purpose, Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur.**  
**Tel: 03-2604 3300      Fax: 03-2691 8229      Email: info@alliancefg.com**
- 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: 03-2174 1515      Email: bnmtelelink@bnm.gov.my**

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

For further details, please call our Customer Service Centre at 03-5516 9988 or visit any Alliance Bank branch.

Should you require additional information about taking a housing loan, please refer to the bankinginfo booklet on "Housing Loans", available at all our branches or visit [www.bankinginfo.com.my](http://www.bankinginfo.com.my).

#### 15. Other housing loan packages available:

- i-Wish Home Financing-i
- Overdraft Against Property

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU AND/OR YOUR PROPERTY MAY BE FORECLOSED IF YOU DO NOT KEEP UP WITH THE PAYMENTS OF INSTALMENTS ON YOUR FINANCING.**

The information provided in this disclosure sheet is valid as at April 18.





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## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up this **Mortgage Term 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.

**Name of Product: Mortgage Term Loan**

**Date: April 18**

### 1. What is this product about?

This term loan is calculated on a variable rate basis and you are offering your house/property as a security for this financing.

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

- Margin of Financing (MOF) offered is up to 90%.
- Interest rate charge is pegged to the Base Rate (BR). The Effective Lending Rate ranges from BR + 0.54% to BR + 1.6%.
- Financing Tenure is up to 35 years or age 70 (whichever occurs first).

#### Example:

Total Amount Borrowed	: RM500,000
Tenure	: 30 years
Base Rate (BR)	: 4.07% p.a. (subject to change)
Effective Lending Rate	: BR + 0.77% = 4.84%

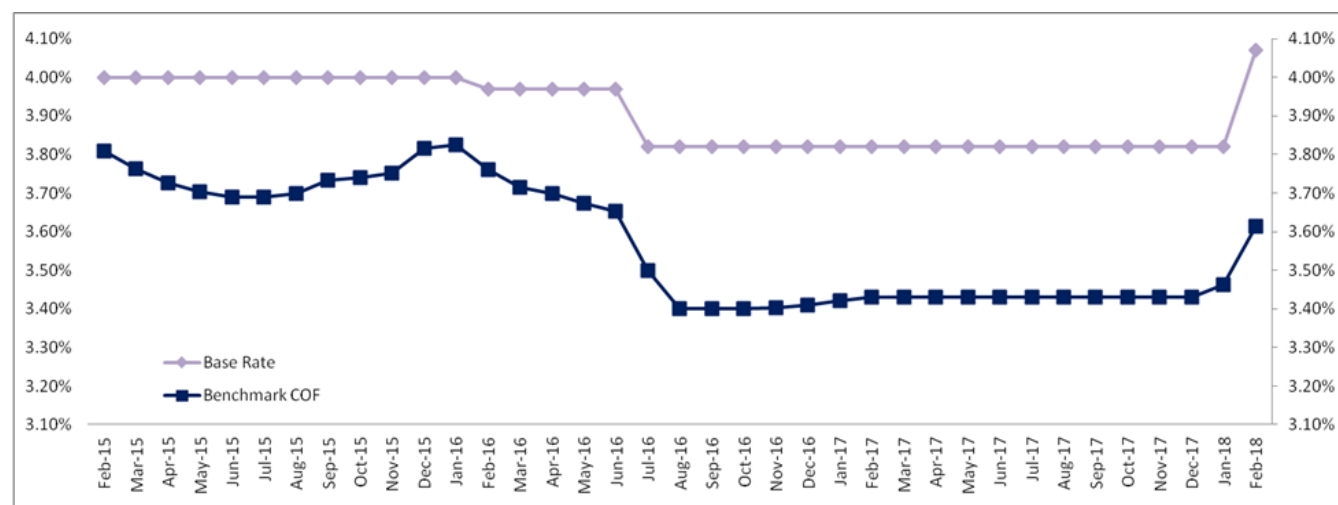
### 3. What is the Base Rate (BR)?

The Bank's BR comprises our benchmark cost of funds ("COF") and the cost of Statutory Reserve Requirement (SRR) imposed by Bank Negara Malaysia ("BNM"). Our benchmark COF reflects the cost of raising new funds and is based on monthly average of 3-month Kuala Lumpur Interbank Offered Rate ("KLIBOR"). The BR methodology is subject to periodic review. The implementation of new BR methodology is also subject to approval by BNM.

### 4. What are possible scenarios to trigger a change in the BR?

Our BR can rise or fall due to changes in the benchmark COF and changes in the SRR. Changes in the benchmark COF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of BNM or due to other factors such as changes in the Bank's funding strategy or cost of raising funds.

### 5. Historical benchmark COF in the last 3 years



### 6. What are my obligations?

- For financing of property under construction, you will have to service the interest during the construction period. Interest shall be calculated at the Effective Rate on the daily outstanding amount (or based on monthly rest where specified and applicable) and such interest to be payable monthly and shall be debited accordingly to your account at the end of each month.
- If the financing tenure extends into your retirement age, you must make the necessary arrangements to ensure that you can continue to repay the loan either through a savings plan or an endowment policy to be arranged for by yourself.
- In the event of any variation to the loan tenure and/or interest rate due to changes in the Base Rate (BR), the Bank reserves the right to





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vary the repayment amount accordingly.

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

**Example:**

Rate	Today (BR = 4.07%)	If BR goes up 1%	If BR goes up 2%
Monthly Instalment	RM2,636.00	RM2,947.00	RM3,273.00
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Total repayment amount at the end of 30 years	RM948,754.54	RM1,060,744.93	RM1,178,265.34

## 7. What other charges do I have to pay?

### a) Set-up Fee

RM200.00 (one time-off) for Conventional Term Loan with Redrawal facility.

### b) Withdrawal Fee

RM50.00 for every withdrawal of excess fund in Advance Payment for Conventional Term Loan with Redrawal facility.

### c) Professional Legal Fee

Include fee for preparation of the financing agreement, stamp duty (as per the Stamp Duty Act 1949 (Revised 1989)), and disbursement fee.

### d) Valuation Fee

Valuation fee for preparing the formal valuation report (applicable for completed properties only).

Unless otherwise specified herein, the Bank's charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank will be entitled to recover such taxes from you.

## 8. How do I service my monthly instalment?

For your convenience, we recommend payment via the following modes:

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Remark: Fees and charges may be imposed for cheque and cash payment in the future with prior notice.

## 9. What if I fail to fulfil my obligations?

- Late payment charge of 1% p.a. on the amount in arrears, causing the total outstanding balance to increase.
- If you fail to maintain prompt repayment when due by the 1st of every month for any 2 consecutive months, the Bank will increase your current interest rate by 0.75%.
- If you fail to regularize the current arrears by the end of the month, your current interest rate will be revised to Base Lending Rate (BLR) + 0% or Base Rate (BR) + 2.85%, or 1% above prevailing facility interest rate, whichever is higher.
- We may set-off any credit balance in accounts maintained with us against any outstanding balance in this financing 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 to obtain or more expensive to you.

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

- Lock-in period: 3 years from the 1st disbursement date of the facility.
- Early termination fee: 2% on the approved loan amount.

## 11. Do I need any insurance coverage?

Mortgage Reducing Term Assurance (MRTA)/Mortgage Level Term Assurance (MLTA) is optional. However, you are advised to take up the MRTA/MLTA to ensure that your next of kin is protected in the event of any unforeseen circumstances affecting yourself.

Note: Fire Insurance coverage is compulsory.

## 12. 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.

## 13. 10. 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





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us at:

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**Tel: 03-5516 9988**

**Fax: 03-5516 9399**

**Email: [info@alliancefg.com](mailto:info@alliancefg.com)**

- 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 counselling and debt restructuring for individuals. You can contact AKPK at:

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

**Tel: 03-2616 7766**

**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:

**Alliance Bank Malaysia Berhad, Group Complaints Unit, 4th Floor, Menara Multi Purpose, Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur.**

**Tel: 03-2604 3300**

**Fax: 03-2691 8229**

**Email: [info@alliancefg.com](mailto:info@alliancefg.com)**

- 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: 03-2174 1515**

**Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)**

## 14. Where can I get further information?

For further details, please call our Customer Service Centre at 03-5516 9988 or visit any Alliance Bank branch.

Should you require additional information about taking a housing loan, please refer to the bankinginfo booklet on "Housing Loans", available at all our branches or visit [www.bankinginfo.com.my](http://www.bankinginfo.com.my).

## 15. Other loan packages available:

- i-Wish Home Financing-i
- Overdraft Against Property

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU AND/OR YOUR PROPERTY MAY BE FORECLOSED IF YOU DO NOT KEEP UP WITH THE PAYMENTS OF INSTALMENTS ON YOUR FINANCING.**

The information provided in this disclosure sheet is valid as at April 18





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## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up this **Overdraft Against Property**. 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.

**Name of Product: Overdraft Against Property**

**Date: April 18**

### 1. What is this product about?

Overdraft against Property (OD) is a credit line made available in your current account and is fully secured against your property. This facility is on a revolving basis and is subject to periodic reviews.

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

- Margin of Financing (MOF) offered is up to 70%.
- Interest rate charge is pegged to the Base Rate (BR).
- Financing Tenure is up to age 60 (credit line reduction till age 65) for facility MOF up to 50% with loan amount up to RM2,000,000.

#### Example:

Total Amount Borrowed	: RM500,000
Tenure	: 20 years
Base Rate (BR)	: 4.07% p.a. (subject to change)
Effective Lending Rate	: BR + 3.06% = 7.13%

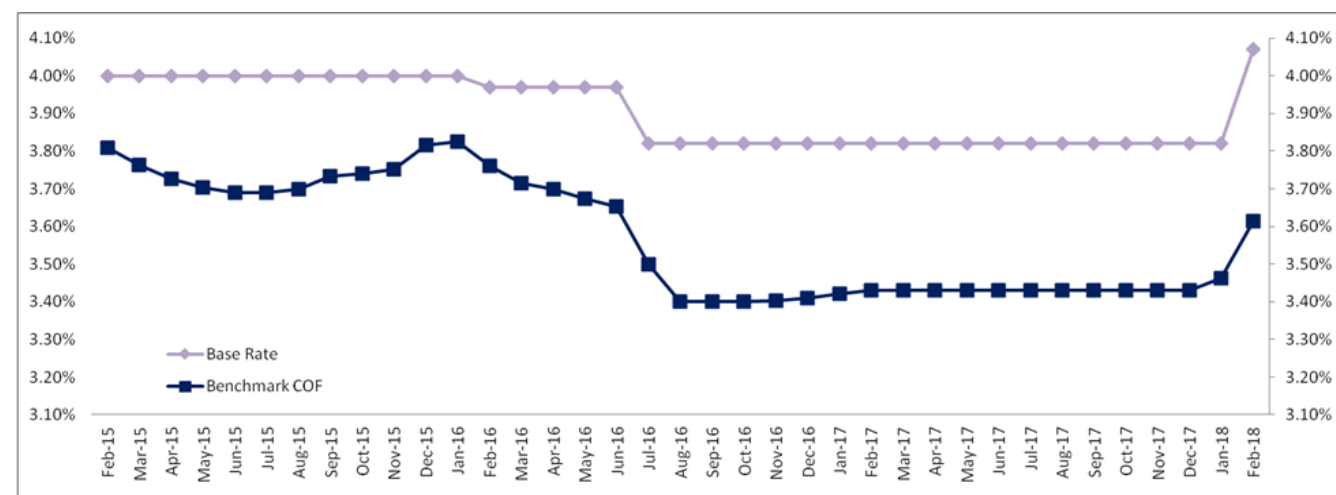
### 3. What is the Base Rate (BR)?

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### 4. What are possible scenarios to trigger a change in the BR?

Our BR can rise or fall due to changes in the benchmark COF and changes in the SRR. Changes in the benchmark COF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of BNM or due to other factors such as changes in the Bank's funding strategy or cost of raising funds.

### 5. Historical benchmark COF in the last 3 years



### 6. What are my obligations?

- To service the monthly interest charged on the overdraft limit utilised.
- To repay all outstanding sums under the facility, including the principal amount, interest and any other fees and charges on demand and upon maturity.

**Important:** Interest rate and total repayment amount will vary if the BR changes.

### 7. What other charges do I have to pay?





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- a) Stamp Duty: As per the Stamp duty Act 1949 (Revised 1989)
- b) Commitment fee: 1% per annum on any unutilised portion of the overdraft facility exceeding RM250,000.

Unless otherwise specified herein, the Bank's charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank will be entitled to recover such taxes from you.

## 8. How do I service my monthly instalment?

For your convenience, we recommend payment via the following modes:

- Interbank GIRO (IBG)/Instant Interbank Funds Transfer (IBFT) via ATM or Internet Banking.
- From your Alliance Current Account/Savings Account - Direct Debit via Alliance Online Banking or Standing Instruction (SI).

Alternatively, you may make payment at any Alliance Bank branch over-the-counter or at the self-service kiosk.

Remark: Fees and charges may be imposed for cheque and cash payment in the future with prior notice.

## 9. What if I fail to fulfil my obligations?

- Excess fee: 1% per annum above the prescribed rate on any overdraft excess amount.
- The Bank has the right to set-off any credit balance in your accounts maintained with the Bank against any outstanding balance in this financing account.
- Legal action will be taken if you fail to respond to reminder notices. Your property/collateral may be foreclosed/realised/disposed/liquidated 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 to obtain or more expensive to you.

## 10. What if I fully settle/cancel the facility during the lock in period?

- Lock-in period: 3 years from the 1st disbursement date of the facility.
- Early termination fee: 2% on the approved amount.

## 11. Do I need a guarantor or collateral?

Yes. Overdraft will be secured against the property you have pledged as collateral. No guarantor needed.

## 12. 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.

## 13. 10. 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:  
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**Tel: 03-5516 9988      Fax: 03-5516 9399      Email: info@alliancefg.com**
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Should you require additional information about taking a housing loan, please refer to the bankinginfo booklet on "Housing Loans", available at all our branches or visit [www.bankinginfo.com.my](http://www.bankinginfo.com.my).

## 15. Other loan packages available:

- i-Wish Home Financing-i
- Cashline Facility-i

**IMPORTANT NOTE: THE BANK MAY DISHONOUR CHEQUES ISSUED IF YOU EXCEED YOUR OVERDRAFT LIMIT.**

The information provided in this disclosure sheet is valid as at April 18.