

## PRODUCT DISCLOSURE SHEET

Dear Customer,

Please read and understand this Product Disclosure Sheet (“PDS”) before you decide to apply and take up this product. Please seek clarification from Alliance Bank Malaysia Berhad (“Bank”) if you have any queries.



ALLIANCE BANK

Date: Nov 2025

### 1 What is Alliance Overdraft Secured Against Property?

Alliance Overdraft Secured Against Property (“Facility”) is a revolving credit line made available to you via current account. You are pledging your property as a security. This Facility is calculated on floating rate (Standardised Base Rate (SBR)+Spread). Interest is computed based on daily rest and charged only on the amount used.

This Facility granted is subject to periodic reviews. The Overdraft Limit will begin to reduce from your age 50 until age 65 (for 15 years). This reduction is performed on a quarterly basis and zeroed by the time you reach 65 years old.

### 2 Know Your Obligations

#### Alliance Overdraft Secured Against Property

Your Overdraft Limit\* : **RM 350,000.00**

Standardised Base Rate (SBR) : **2.75% p.a.**

Effective Lending Rate : **SBR + 3.88% p.a.**

\*subject to periodic review

The SBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBR can rise or fall due to changes in the OPR.

#### It is your responsibility to:



Read and understand the key terms in the contract before you sign it.



Pay your monthly interest charged based on the utilised amount of the Overdraft. Speak to us if you wish to settle your loan earlier.



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



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

#### You have to pay the following fees and charges (where applicable)

No	Type of Fees/Charges	Details of Fees and Charges
i.	Stamp Duty	As per the Stamp Duty Act 1949 (Revised 1989)
ii.	OD Commitment fee	1% per annum on any unutilised portion of the overdraft facility exceeding RM250,000.00.
iii.	OD Excess Fee	1% per annum above the prescribed rate on any Overdraft excess amount.

Please visit Alliance Bank’s website at <https://www.alliancebank.com.my/fees-and-charges> for list of Fees and charge

### 3 Know Your Risk

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

- When an overdraft facility is granted, you should not withdraw funds in excess of the Overdraft Limit. Additional 1.00% per annum above the Prescribed Rate shall be charged on all sums drawn in excess of the limit (“Additional Interest Rate”).
- To pay the outstanding sums upon cancellation or termination of the Facility (including principal, interest and any other monies owing to the Bank upon cancellation or termination of the Facility).
- You will pay more in total due to late payment or default in payment (i.e. up to 3.00% per annum above the Prescribed Rate or other rate as notified from time to time)
- Legal action will be taken if you fail to respond to the Bank’s final reminder notice. Your property may be foreclosed, and you will have to bear all costs. You are responsible to settle any shortfall after your property is sold.
- Legal action against you may affect your credit rating. It will lead to difficulty in obtaining any credit facility(ies) or it will be more expensive to you.
- The Bank has the right to outsource debt collection to external agencies and to sell nonperforming loans (NPL) to third parties.

#### Your interest rate and total repayment amount may increase during the tenure of your loan.

The SBR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBR means that you have to pay a higher monthly repayment.

Rate	Today (SBR = 2.75%)	If SBR goes up 1.00%	If SBR goes up 2.00%
Monthly interest charged on utilisation (To be paid on monthly basis)	RM1,971.00	RM2,269.00	RM2,566.00
Total interest paid over the period of 60 months	RM118,251.00	RM136,086.00	RM153,922.00
Total repayment amount over the period of 60 months	RM468,251.00	RM486,086.00	RM503,922.00

Note: The monthly interest payable may vary according to changes in Standardised Base Rate (SBR) and/or OD utilisation amount.

#### 4 Other Key Terms

##### **Fire Insurance/Takaful**

All property(ies) are required to be insured or have takaful coverage under fire insurance/takaful policy(ies).

##### **Credit Insurance/Takaful**

Credit Insurance/Takaful coverage is optional but highly encouraged.

##### **Change of Address/Information**

It is important that you inform us of any changes to your contact details to ensure all correspondence reaches you promptly.

##### **Variation of Terms and Conditions**

The Bank reserves the right to change the terms and conditions, fees and charges applicable to the Overdraft Facility. The Bank will give at least twenty-one (21) calendar days' notice before the change becomes come into effect.

If you have any questions about your loan/financing, you can:

i. General enquiries:-			
	Call us at: 03-2600 1800	 Visit: <a href="http://www.alliancebank.com.my">www.alliancebank.com.my</a>	 Email us at: <a href="mailto:info@alliancefg.com">info@alliancefg.com</a>
<b>ii. Assistance and redress</b> Should you encounter difficulties in making repayments, please reach out to us or AKPK at :-		<b>iii. If your query or complaint is not satisfactorily resolved by us, you may contact:-</b>	
	<b>Alliance Bank Consumer Collection Department</b> Tel: 03-5516 9988		<b>Agensi Kaunseling dan Pengurusan Kredit (AKPK)*</b> Tel: 03-2616 7766
	Email us: <a href="mailto:info@alliancefg.com">info@alliancefg.com</a>		Website: <a href="http://akpk.org.my/contact-us">akpk.org.my/contact-us</a>
*AKPK has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals.			
<b>BNMLINK – Enquiries &amp; Complaints</b> Bank Negara Malaysia, 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.  Tel: 1-300-88-5465  Website: <a href="http://bnm.gov.my/BNMLINK">bnm.gov.my/BNMLINK</a>			