

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.



Date: Nov 2025

1 What is Alliance Home Complete?

Alliance Home Complete is an unsecured financing product offered to the Bank’s mortgage customers. This product is bundled with your mortgage application and must be accepted within 3 months from your mortgage approval date. It is calculated based on floating rate (i.e. Standardised Base Rate (SBR)+Spread) and interest is calculated on daily rests basis. The maximum loan amount can be up to 10% of your property value or RM150,000, whichever is lower. The maximum loan tenure is 10 years.

2 Know Your Obligations

Alliance Home Complete

Your Financing Amount	: RM 350,000.00
Your Monthly Instalment	: RM 3,822.00
Your Financing Tenure	: 120 months
Standardised Base Rate (SBR)	: 2.75% p.a.
Effective Lending Rate	: SBR + 2.88% p.a.
Total Repayment amount paid over the period of 120 months	: RM 458,521.00

It is your responsibility to:



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



Pay your monthly instalment timely and in full for 120 months. Speak to us if you wish to settle your loan earlier.



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



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

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.

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). Stamp duty of RM5 for each RM1,000 or part thereof on the approved Home Complete loan amount.
ii.	Legal and Disbursement Fees	As charged by the Solicitor
iii.	Late Payment Charges	1% per annum on the amount in arrears
iv.	Ad hoc request for Loan Statement	RM2.00* per request (no charges if sent via email or collection at the Bank’s branch)
v.	Loan Redemption statement	RM25.00* per request
vi.	Letter of Confirmation for EPF Withdrawal	RM25.00* per hardcopy request, no charges for online self-service (Additional courier charges apply if to send via mail)

*Subject to 8% Sales and Service Tax (SST)

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?

- The Bank has the right to deduct money from any deposit accounts with the Bank to offset your loan balance.
- Cross default: If you fail to pay 3 monthly instalments, your property associated with the mortgage loan will be foreclosed. Any surplus from the auction proceeds will be used to offset the remaining outstanding balance for Home Complete.
- 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 monthly instalment 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 instalment.

Rate	Today (SBR = 2.75%)	If SBR goes up 1.00%	If SBR goes up 2.00%
Monthly Instalment	RM3,822.00	RM3,998.00	RM4,179.00
Total interest paid over the period of 120 months	RM108,521.00	RM129,685.00	RM151,402.00
Total repayment amount paid over the period of 120 months	RM458,521.00	RM479,685.00	RM501,402.00

Note: The above illustration shows your monthly instalment amount, total interest cost and total repayment amount upon commencement of full instalment.

4 Other Key Terms

Advance Payment (applicable to facility with withdrawal features only)

Any repayment that is in excess of the monthly instalment without prior notice is defined as Advance Payment. Redraw of Advance Payment is only available provided that the loan has been fully disbursed.

Insurance/Takaful Coverage

Mortgage Reducing Term Assurance (MRTA) /Mortgage Level Term Assurance (MLTA) 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 Home Complete facility. The Bank will give at least twenty-one (21) calendar days' notice before the change come into effect.

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

i. General enquiries:-			
	Call us at: 03-2600 1800		Visit: www.alliancebank.com.my
			Email us at: info@alliancefg.com
ii. Assistance and redress Should you encounter difficulties in making repayments, please reach out to us or AKPK at :-		iii. If your query or complaint is not satisfactorily resolved by us, you may contact:-	
Alliance Bank Consumer Collection Department	Agensi Kaunseling dan Pengurusan Kredit (AKPK)*	BNMLINK – Enquiries & Complaints	
	Tel: 03-5516 9988		Tel: 03-2616 7766
	Email us: info@alliancefg.com		Website: akpk.org.my/contact-us
*AKPK has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals.		 Tel: 1-300-88-5465  Website: bnm.gov.my/BNMLINK	