



PRODUCT DISCLOSURE SHEET

Dear Valued Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your BusinessLink facility – a Term Loan (TL) linked to a BusinessLink Current Account.

Other customers have read this PDS and found it helpful, you should read it too.

Date: _____

BusinessLink

This financing facility is a Term Loan financing package combined with BusinessLink Current Account ("BLCA"), which enables you to enjoy interest savings based on the BLCA daily balances maintained with the Bank. The interest rate is calculated on a floating-rate basis, with interest computed on daily rest basis.

For this financing facility, the financing amount is subject to the Bank's credit assessment and approval, and the approved financing amount will be specified in your Letter of Offer. The financing facility may be granted for a tenure of up to twenty-five (25) years. The Bank may also require security for the facility, and the security required (if any) will be specified in your Letter of Offer.

Current Account is protected by PIDM up to RM250,000 for each depositor.

Illustration

Outstanding Loan Balance (RM)	Less: Available BLCA Balance (RM)	Amount Used to Calculate Daily Interest (RM)
1,000,000	500,000	500,000
1,000,000	700,000	300,000*
1,000,000	900,000	300,000*
1,000,000	1,500,000	300,000*

Note: BLCA balance used for offset is capped at 70% of the outstanding loan balance. Any excess balance will not be considered in the interest offset calculation.

Know Your Obligations

Details of your facility. For illustration only:

- Total Financing Amount: RM800,000.00
- Tenure: 25 years
- Base Lending Rate (BLR): 6.45% p.a
- Interest Rate: BLR + 2% p.a
- Effective Interest Rate: 8.45% p.a
- Monthly Instalment: RM6,415.00

In total, you will pay RM1,924,465.00 at the end of the 25 years.

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

It is your responsibility to:



Read and understand the key terms in the contract before signing it.



Pay your monthly instalment in a timely manner and in full for a period of **25 years**. Speak to us if you wish to settle your loan earlier.



Ensure you can afford to **pay a higher instalment** if the OPR rises.



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

Fees and charges that may have to be paid:

- Stamp Duty: As per the Stamp Act 1949 (Revised 1989)
- Valuation Fee: Valuer's fee for preparation of formal valuation report, if secured against property
- Disbursement Fee: Fees for insolvency search and other related charges imposed by relevant authorities and/or legal firms
- Professional Legal Fee: As per the scale in the Solicitors' Remuneration Order (SRO)



For the full list of fees and charges, please visit our website at <https://www.ambank.com.my/rates-fees-charges>.

Notes:

1. The fees and charges above exclude any taxes (where applicable) which shall be additionally borne by the customer. Should there be any taxes to be imposed on the fees and charges quoted, the Bank has the right to change the amount payable.
2. Subsequent fees and charges are to be referred to AmBank official website, which shall serve as the prevailing source of reference.

Know Your Risks

What happens if you fail to pay your monthly instalments?

- Late Payment Interest of 1% p.a., computed on a daily basis, will be charged on instalments in arrears, causing the outstanding amount to increase.
- If your account falls into arrears for two (2) months and above, your prescribed interest rate in your Letter of Offer will be revised upwards to up to 5.00% above BLR, which will cause the total outstanding and your monthly payments to increase.
- The Bank has the right to set off any credit balance in your account(s) maintained with us against any outstanding balance in this financing account and the Bank will provide a written notice of seven (7) calendar days prior to the exercise of this right.
- Your other forms of collateral may be foreclosed or liquidated, and you will have to bear all costs. You are also responsible to settle any shortfall after your collateral has been offset against the outstanding amount.
- Legal action against you and the guarantor (if any) may affect your credit rating if you do not keep up with the payments of the account.
- The Bank has the right to outsource debt collection and sell non-performing loan/financing to third party/external agency by giving seven (7) calendar days' prior notice to you.

Your monthly instalment may increase during the tenure of your loan.

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

	Current Rate	Rate increase by 1%	Rate increase by 2%
Monthly Instalment	RM6,415	RM6,962	RM7,525
Total Interest	RM1,124,465	RM1,288,536	RM1,457,471
Total Payment	RM1,924,465	RM2,088,536	RM2,257,471

Other Key Terms

- You are required to inform the Bank of any changes to your contact details to ensure that all correspondence reaches you in a timely manner.
- You are required to provide written notice to the Bank at least three (3) months prior to the prepayment date, or pay three (3) months interest in lieu.
- Depending on the specific terms of the facility, you may be subjected to prepayment fee of 2% for any early settlement or termination upon full drawdown of the facility.
- You may opt to take up a Reducing Term Assurance (RTA)/Reducing Term Assurance Plus (RTA Plus)/Level Term Assurance (LTA) with any of the Bank's preferred panel insurers or other insurers.

If you have any questions or require assistance on the facility, you may:



Call us at
03-2178 3188



Visit us at
www.ambankgroup.com



Email us at
customercare@ambankgroup.com



Scan the QR code

LEMBARAN PENDEDAHAN PRODUK

Pelanggan yang Dihargai,

Lembaran Pendedahan Produk (PDS) ini menyediakan kepada anda maklumat penting mengenai kemudahan Pautan Perniagaan anda, iaitu Pinjaman Bertempoh (TL) yang dipautkan kepada Akaun Semasa Pautan Perniagaan.

Pelanggan lain yang telah membaca PDS ini mendapati ia bermanfaat, anda juga Tarikh: _____ patut membacanya.

Pautan Perniagaan

Kemudahan pembiayaan ini merupakan pakej Pembiayaan Pinjaman Bertempoh yang digabungkan dengan Akaun Semasa Pautan Perniagaan ("BLCA"), yang membolehkan anda menikmati penjimatan faedah berdasarkan baki harian BLCA yang dikekalkan dengan Bank. Kadar faedah dikira berdasarkan kadar terapung, dengan faedah dikira berdasarkan baki harian.

Bagi kemudahan pembiayaan ini, amaun pembiayaan adalah tertakluk pada penilaian kredit dan kelulusan Bank, dan amaun pembiayaan yang diluluskan akan dinyatakan dalam Surat Tawaran anda. Kemudahan pembiayaan boleh diberikan sehingga tempoh dua puluh lima (25) tahun. Bank juga boleh menghendaki cagaran bagi kemudahan tersebut, dan cagaran yang diperlukan (jika ada) akan dinyatakan dalam Surat Tawaran anda.

Akaun Semasa adalah dilindungi oleh PIDM sehingga RM250,000 bagi setiap pendeposit.

Ilustrasi:

Baki Pinjaman Belum Jelas (RM)	Tolak: Baki BLCA Tersedia (RM)	Amaun Digunakan untuk Mengira Faedah Harian (RM)
1,000,000	500,000	500,000
1,000,000	700,000	300,000*
1,000,000	900,000	300,000*
1,000,000	1,500,000	300,000*

Nota: Baki BLCA yang digunakan untuk tujuan tolakan dihadkan kepada 70% daripada baki pinjaman belum jelas. Sebarang lebihan baki tidak akan diambil kira dalam pengiraan tolakan faedah.

Ketahui Tanggungjawab Anda

Butiran kemudahan anda.

Untuk ilustrasi sahaja:

- Jumlah Amaun Pembiayaan: RM800,000.00
- Tempoh: 25 tahun
- Kadar Pinjaman Asas (KPA): 6.45% setahun
- Kadar Faedah: BLR + 2% setahun
- Kadar Faedah Efektif: 8.45% setahun
- Ansuran Bulanan: RM6,415.00

Secara keseluruhan, anda akan membayar sebanyak RM1,924,465.00 pada akhir tempoh 25 tahun.

KPA ditetapkan berdasarkan Kadar Dasar Semalaman (OPR) yang ditentukan oleh Bank Negara Malaysia (BNM). KPA boleh meningkat atau menurun berikutan perubahan pada OPR.

Adalah menjadi tanggungjawab anda untuk:



Membaca dan memahami terma utama dalam kontrak sebelum menandatangani.



Membayar ansuran bulanan anda tepat pada masanya dan sepenuhnya selama **25 tahun**. Menghubungi kami jika anda ingin menyelesaikan pinjaman anda lebih awal.



Memastikan anda mampu membayar **ansuran yang lebih tinggi** sekiranya OPR meningkat.



Menghubungi kami dengan segera sekiranya anda tidak dapat membayar ansuran bulanan.

Yuran dan caj yang mungkin perlu dibayar:

- Duti Setem: Mengikut Akta Setem 1949 (Pindaan 1989)
- Yuran Penilaian: Yuran yang dikenakan oleh penilai bagi penyediaan laporan penilaian rasmi, sekiranya dijamin dengan hartanah
- Yuran Pengeluaran: Yuran bagi carian kebangkrutan dan caj berkaitan lain yang dikenakan oleh pihak berkuasa yang berkaitan dan/atau firma guaman
- Yuran Guaman Profesional: Mengikut skala dalam Perintah Remunerasi Peguam (SRO)

Untuk senarai penuh yuran dan caj, sila layari laman sesawang kami di <https://www.ambank.com.my/rates-fees-charges>.

Nota:

1. Yuran dan caj di atas tidak termasuk sebarang cukai (di mana berkenaan) yang akan ditanggung sepenuhnya oleh pelanggan. Sekiranya sebarang cukai dikenakan ke atas yuran dan caj yang dinyatakan, Bank berhak untuk mengubah amaun yang perlu dibayar.
2. Yuran dan caj seterusnya hendaklah dirujuk pada laman sesawang rasmi AmBank, yang akan menjadi sumber rujukan terkini.

Ketahui Risiko Anda

Apa yang berlaku jika anda gagal membayar ansuran bulanan anda?

- Faedah Bayaran Lewat sebanyak 1% setahun yang dikira atas dasar harian akan dikenakan ke atas ansuran yang tertunggak, menyebabkan amaun belum jelas meningkat.
- Jika akaun anda tertunggak selama dua (2) bulan dan ke atas, kadar faedah yang dinyatakan dalam Surat Tawaran anda akan disemak semula kepada sehingga 5.00% di atas KPA, menyebabkan jumlah belum jelas dan bayaran bulanan anda meningkat.
- Bank mempunyai hak untuk menolak sebarang baki kredit dalam akaun anda yang dikekalkan dengan kami terhadap sebarang baki belum jelas dalam akaun pembiayaan ini dan Bank akan memberikan notis bertulis tujuh (7) hari kalendar sebelum melaksanakan hak ini.
- Bentuk cagaran anda yang lain boleh dilelong atau dicairkan, dan anda perlu menanggung semua kos. Anda juga bertanggungjawab untuk menyelesaikan sebarang baki selepas hasil cagaran anda ditolak.
- Tindakan undang-undang terhadap anda dan Penjamin (jika ada) boleh menjejaskan penarafan kredit anda sekiranya anda gagal membuat pembayaran terhadap akaun tersebut.
- Bank berhak untuk menyerahkan aktiviti kutipan hutang kepada pihak ketiga atau agensi luar serta menjual pinjaman/pembiayaan tidak berbayar (NPL/NPF) kepada pihak ketiga, dengan memberikan notis tujuh (7) hari kalendar terlebih dahulu kepada anda.

Ansuran bulanan anda mungkin meningkat di sepanjang tempoh pinjaman anda.

Kadar KPA mungkin meningkat disebabkan oleh kenaikan OPR yang ditetapkan oleh Bank Negara Malaysia. Peningkatan kadar KPA bermakna anda perlu membayar ansuran bulanan yang lebih tinggi.

	Kadar Semasa	Kadar Meningkat 1%	Kadar Meningkat 2%
Ansuran Bulanan	RM6,415	RM6,962	RM7,525
Jumlah Faedah	RM1,124,465	RM1,288,536	RM1,457,471
Jumlah Bayaran	RM1,924,465	RM2,088,536	RM2,257,471

Terma Utama Lain

- Anda dikehendaki memaklumkan kepada Bank sekiranya terdapat sebarang perubahan kepada maklumat perhubungan anda bagi memastikan semua surat-menyurat dapat disampaikan kepada anda tepat pada masanya.
- Anda dikehendaki memberikan notis bertulis kepada Bank sekurang-kurangnya tiga (3) bulan sebelum tarikh prabayaran, atau membayar faedah bagi tempoh tiga (3) bulan sebagai ganti notis.
- Bergantung pada terma khusus kemudahan, anda mungkin dikenakan yuran prabayar sebanyak 2% sekiranya kemudahan diselesaikan atau ditamatkan lebih awal selepas pengeluaran penuh kemudahan.
- Anda boleh memilih untuk mengambil Ansurans Bertempoh Menyusut (RTA)/Ansurans Bertempoh Menyusut PLUS (RTA Plus)/ Insurans Bertempoh Mendatar (LTA) dengan mana-mana syarikat insurans panel pilihan Bank atau syarikat insurans lain.

Jika anda mempunyai sebarang soalan atau memerlukan bantuan, anda boleh:



Hubungi kami melalui
03-2178 3188



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