


AmBank Group

PRODUCT DISCLOSURE SHEET

Dear Valued Customer,

This Product Disclosure Sheet ("PDS") is designed to provide you with some key information on your Industrial Hire Purchase ("IHP") facility.

Date: _____

This PDS is helpful, hence you should have a read too.

Industrial Hire Purchase

IHP is a non-revolving facility to finance the purchase of new/used/reconditioned equipment/machinery/vehicles for Non-Act Goods.

Know Your Obligations

For this financing illustration:

- Loan Amount: RM300,000.00
- Loan Tenure: 7 years
- Margin of Loan 80% based on the purchase price
- Base Lending Rate: 6.45% p.a.
- Interest Rate:
 - ☐ Fixed Rate: 8.15% p.a.
Monthly instalment: RM4,699.00
In total you will pay RM394,658.50 at the end of 7 years
 - ☐ Flat rate: 4.50% p.a.
Monthly instalment: RM4,697.00
In total you will pay RM394,500 at the end of 7 years
 - ☐ Variable rate: BLR+1.70 p.a.
Monthly instalment: RM4,699.00
In total you will pay RM394,658.50 at the end of 7 years
- Effective interest Rate:
 - Fixed rate: 8.15% p.a.
 - Flat rate: 8.14% p.a.
 - Variable rate: 8.15% p.a.

The Base Lending Rate (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.

I acknowledge that I will:



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



Pay my monthly instalment in a timely manner and fully for a period of **7 years**. I will notify the Bank if I wish to make an early settlement.



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



Contact the Bank immediately if I am unable to pay my monthly instalment

You have to pay the following fees and charges:

- Stamp Duty: As per the Stamp Act 1949 (Revised 1989) Fees for registration of charge, searches and other related charges imposed by relevant authorities and /or legal firms.

Notes:

1. The fees and charges above are excluding 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 happen if I failed to pay our monthly instalments?

Late Payment Interest:

Fixed Rate	1% above the effective rate on any portion of principal and/or interest and/or any other sums that are overdue.
Flat Rate	1% above the Gross Effective Yield (GEY) on any portion of principal and/or interest and/or any other sums that are overdue.
Variable Rate	2% above the effective rate on any portion of principal and/or interest and/or any other sums that are overdue.


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- The Bank has the right to set off any credit balance in your accounts 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 equipment/machinery/vehicles may be repossessed if there had been a default in payments/any other sums due under this facility for more than seven (7) calendar days after becoming due and you will have to bear all costs. You are also responsible to settle any shortfall after your equipment or machinery or vehicles is sold.
- Legal action against you and Guarantor (if any) may affect your credit rating if you do not keep up with the payments of the account.

Your monthly instalment may increase during the tenure of our loan

For variable rate 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.

Rate	Current BLR @ 6.45%	If BLR goes up 1%	If BLR goes up 2%
Monthly instalment	RM4,699.00	RM4,850.00	RM5,004.00
Total interest	RM94,658.49	RM107,365.74	RM120,305.54
Total payment	RM394,658.49	RM417,365.74	RM430,305.54

Other Key Terms

- There are no lock-in period and penalty for early settlement. However, you shall provide written notice on intention to terminate, thirty (30) calendar days prior to the prepayment date and settlement of all amounts due and payable.
- For Fixed Rate and Variable Rate, early settlement amount shall be calculated based on the Effective Interest Rate and shall comprise the outstanding amount financed, and the Term Charges accrued up to the date of early settlement, less any applicable surrender value of an insurance contract (if any).
- For Flat Rate, the Bank shall grant a rebate, if any, on such amount of the balance payment remaining unpaid based on the following situations:
 - Redemption or prepayment of the facility.
 - Due to restructuring and rescheduling exercise.
 - In the case of default by the Hirer.
 - In the event of termination or cancellation of the facility before the maturity date.

Rebate will be given for early settlement based on the following formula:

$$\text{Rebate} = \frac{\text{Total Interest} \times n \times (n+1)}{N \times (N+1)}$$

Where: n = remaining tenure; N = original tenure
- 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
- As Hirer, you have the obligation to pay the instalments on time, inform the Bank ("Owner") of any change in your contact details (including address, phone number, or email by visiting any of our branches or call our Contact Centre (Monday - Sunday, 7.00 a.m. - 11.00 p.m.) and ensure that the vehicle financed is adequately insured

If you have any questions or require assistance, you may:



Call us at
03-2178 3188



Visit us at
www.ambankgroup.com customercare@ambankgroup.com



Email us at



Scan the QR code

LEMBARAN PENDEDAHAN PRODUK



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Pelanggan yang Dihargai,

Lembaran Pendedahan Produk ("PDS") ini disediakan bagi memberi anda beberapa maklumat penting mengenai Sewa Beli Perindustrian ("IHP") anda.

Tarikh: _____

PDS ini adalah membantu, oleh itu anda iuaa patut membacanya.

Sewa Beli Perindustrian (Industrial Hire Purchase)

IHP ialah kemudahan bukan pusingan untuk membiayai pembelian peralatan/jentera/kenderaan baharu/terpakai/dibai pulih untuk Barangan Bukan Akta.

Ketahui Tanggungjawab Anda

Untuk ilustrasi pembiayaan ini:

- Amaun Pembiayaan: RM300,000.00
- Tempoh Pembiayaan: 7 Tahun
- Margin Pembiayaan: 80% daripada harga belian
- Kadar Asas Pinjaman (BLR) : 6.45% setahun
- Kadar Faedah:
 - ☐ Kadar Tetap: 8.15% setahun
 Ansuran bulanan: RM4,699.00
 Jumlah keseluruhan yang perlu anda bayar pada akhir tempoh 7 tahun ialah RM 394,658.50
 - ☐ Kadar Rata: 4.50% setahun
 Ansuran bulanan: RM4,679.00
 Jumlah keseluruhan yang perlu anda bayar pada akhir tempoh 7 tahun ialah RM 394,500
 - ☐ Kadar Berubah: BLR+1.70% setahun
 Ansuran bulanan: RM4,699.00
 Jumlah keseluruhan yang perlu anda bayar pada akhir tempoh 7 tahun ialah RM394,658.50
- Kadar Faedah Efektif:
 - Kadar Tetap: 8.15% setahun
 - Kadar Rata: 8.14% setahun
 - Kadar Berubah: 8.15% setahun

Base Lending Rate (BLR) ialah Kadar Dasar Semalaman (Overnight Policy Rate, OPR) yang ditetapkan oleh Bank Negara Malaysia. BLR boleh meningkat atau menurun bergantung dengan perubahan OPR

Saya mengakui bahawa saya akan:



Membaca dan memahami terma utama dalam kontrak sebelum menandatangani.



Membayar ansuran bulanan saya tepat pada masanya dan sepenuhnya selama **7 tahun**. Saya akan menghubungi Bank jika saya ingin membuat penyelesaian awal.



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



Menghubungi Bank dengan segera sekiranya saya tidak dapat membayar ansuran bulanan.

Anda dikehendaki membayar fi dan caj berikut:

- Duti Setem: Mengikut Akta Setem 1949 (Disemak 1989) Bayaran untuk pendaftaran gadaian, carian dan caj lain yang berkaitan yang dikenakan oleh pihak berkuasa yang berkaitan dan/atau firma guaman

Nota:

- 1) Sekiranya terdapat sebarang cukai yang akan dikenakan ke atas yuran dan caj yang dinyatakan, Bank mempunyai hak untuk menukar amaun yang perlu dibayar
- 2) Yuran dan caj berikutnya hendaklah dirujuk ke laman web rasmi AmBank, yang akan menjadi sumber rujukan yang terkini.

Ketahui Risiko Anda

Apa yang berlaku jika anda gagal membayar ansuran bulanan?

Faedah Lewat Bayar:

Kadar Tetap	1% di atas kadar efektif ke atas mana-mana bahagian prinsipal dan/atau faedah dan/atau jumlah lain yang tertunggak.
Kadar Rata	1% di atas Hasil Efektif Kasar (Gross Effective Yield-GEY) ke atas mana-mana bahagian principal dan/atau faedah dan/atau jumlah lain yang tertunggak.
Kadar Berubah	2% di atas kadar efektif ke atas mana-mana bahagian prinsipal dan/atau faedah dan/atau jumlah lain yang tertunggak.


Apa yang berlaku jika anda gagal membayar ansuran bulanan?

- Pihak Bank berhak untuk menolak baki kredit (set-off) dalam mana-mana akaun anda yang diselenggara bersama kami terhadap baki tertunggak dalam akaun pembiayaan ini. Bank akan memberikan notis bertulis selama tujuh (7) hari kalendar sebelum melaksanakan hak ini.
- Peralatan/jentera/kenderaan anda boleh dirampas sekiranya terdapat tunggakan bayaran atau jumlah lain yang perlu dibayar di bawah kemudahan ini melebihi tujuh (7) hari kalendar selepas tertunggak dan anda harus menanggung keseluruhan kos. Anda juga bertanggungjawab untuk menjelaskan sebarang baki tertunggak selepas peralatan/jentera/kenderaan telah anda dijual.
- Tindakan undang-undang terhadap anda dan Penjamin (jika ada) boleh menjejaskan penarafan kredit anda sekiranya anda gagal membuat pembayaran akaun.

Ansuran bulanan anda mungkin meningkat semasa tempoh pinjaman anda

BLR mungkin meningkat disebabkan oleh kenaikan OPR yang ditetapkan oleh BNM. Peningkatan dalam BLR bermaksud anda perlu membayar ansuran bulanan yang lebih tinggi.

Kadar	BLR semasa adalah 6.45%	BLR meningkat 1%	BLR meningkat 2%
Ansuran bulanan	RM4,699.00	RM4,850.00	RM5,004.00
Jumlah faedah	RM94,658.49	RM107,365.74	RM120,305.54
Jumlah bayaran	RM394,658.49	RM417,365.74	RM430,305.54

Terma utama lain

- Tiada tempoh terkunci (lock-in period) dan tiada penalti untuk penyelesaian awal. Walau bagaimanapun, anda perlu memberikan notis bertulis mengenai hasrat untuk menamatkan Kemudahan ini 30 hari kalendar sebelum tarikh prabayaran, serta menyelesaikan semua amoun yang perlu dibayar.
- Untuk Kadar Tetap dan Kadar Berubah, amoun penyelesaian awal dikira berdasarkan Kadar Efektif dan hendaklah merangkumi amoun pembiayaan, serta Caj Tempoh yang terakru sehingga tarikh penyelesaian awal, ditolak dengan sebarang nilai serahan polisi insurans yang berkenaan (jika ada)
- Untuk Kadar Rata, pihak Bank akan memberikan rebat (jika ada) ke atas baki bayaran yang belum dijelaskan berdasarkan situasi berikut:
 - Penebusan atau prabayaran kemudahan.
 - Penstrukturan semula atau penjadualan semula kemudahan.
 - Sekiranya berlaku kegagalan bayaran oleh Penyewa.
 - Penamatan atau pembatalan kemudahan sebelum tarikh matang.
- Formula rebat untuk penyelesaian awal adalah seperti berikut:

$$\text{Rebat} = \text{Jumlah Faedah} \times \frac{n(n+1)}{N(N+1)}$$

n = tempoh yang masih berbaki N = tempoh asal pinjaman

- Anda boleh memilih untuk mengambil Insurans Bertempoh Menurun (RTA)/Insurans Bertempoh Menurun PLUS (RTA Plus)/Insurans Bertempoh Tetap (LTA) dengan mana-mana syarikat insurans panel pilihan Bank atau syarikat insurans lain.
- Sebagai Penyewa (Hirer), anda mempunyai kewajipan untuk membayar ansuran tepat pada masanya, memaklumkan kepada Bank ("Pemilik") sebarang perubahan dalam maklumat perhubungan anda (termasuk alamat, nombor telefon, atau emel) dengan mengunjungi mana-mana cawangan kami atau menghubungi Pusat Perhubungan kami (Isnin - Ahad, 7.00 pagi - 11.00 malam), serta memastikan bahawa kenderaan yang dibiayai dilindungi dengan insurans yang mencukupi.

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



Hubungi kami melalui
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