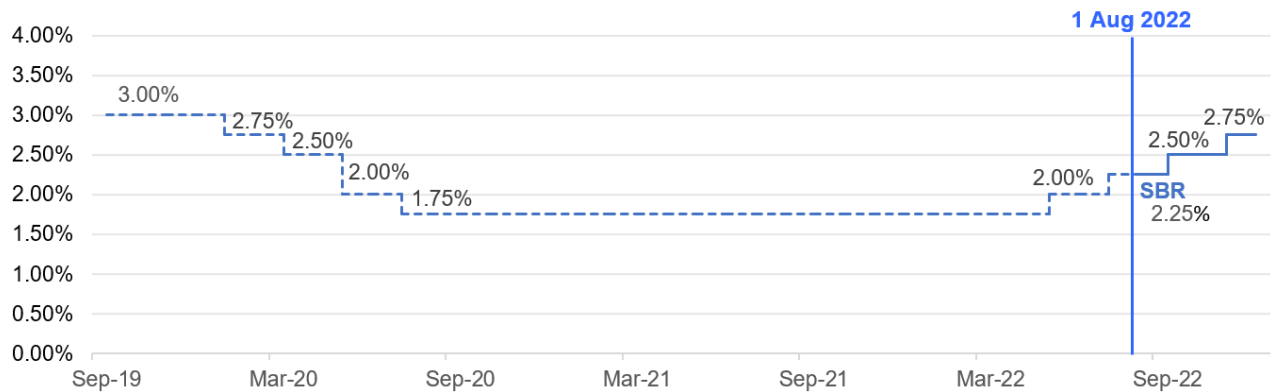


**C. Overdraft**

<b>PRODUCT DISCLOSURE SHEET</b>  (Read this Product Disclosure Sheet before you take out the Overdraft Facility Secured against Fixed Deposit. 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)	<b>OCBC Bank Malaysia Berhad</b>  Product : Overdraft Facility Secured against Fixed Deposit Date : 09 Nov 2022								
<b>1. What is this product about?</b>  A Overdraft Facility secured against Fixed Deposit (s) Purpose : [Personal contingencies]/*[insert other purpose, if any].									
<b>2. What do I get from the product?</b>  <b>Illustration</b> <ul style="list-style-type: none"> <li>• Loan Amount: RM 100,000.00 (100% of Fixed Deposit pledged)</li> <li>• Tenure: Subject to annual review</li> </ul> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Subject</th> <th style="text-align: left;">SBR (From 09 Nov 2022)</th> </tr> </thead> <tbody> <tr> <td>Reference Rate</td> <td>• SBR* = 2.75%</td> </tr> <tr> <td>Interest Rate</td> <td>• SBR + 3.80%**</td> </tr> <tr> <td>Effective Lending Rate</td> <td>• 6.55%</td> </tr> </tbody> </table> <p style="color: red;">*SBR means the Standardised Base Rate  **Spread : Includes credit and liquidity risk premiums, operating costs, and profit margin</p> <p>Minimum OD limit of RM 5,000 per facility, and not exceeding RM 5 million per borrower. Eligible entry age is 18 years of age, and the expiry of the credit facilities should not exceed age 65 of the borrowers/ chargors and subject to conditions of the Bank.</p> <p><i>Note: The effective lending rate of 6.55 % per annum (p.a.) is calculated as 2.75% + 3.80%** per annum, on the basis that the Standardised Base Rate remains constant at 2.75% per annum throughout the tenure. However, you should note that the Standardised Base Rate fluctuates from time to time, which will in turn affect the effective lending rate accordingly.</i></p>		Subject	SBR (From 09 Nov 2022)	Reference Rate	• SBR* = 2.75%	Interest Rate	• SBR + 3.80%**	Effective Lending Rate	• 6.55%
Subject	SBR (From 09 Nov 2022)								
Reference Rate	• SBR* = 2.75%								
Interest Rate	• SBR + 3.80%**								
Effective Lending Rate	• 6.55%								
<b>3. What is the Standardised Base Rate (SBR)?</b>  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR). Which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.									
<b>4. What are the possible scenarios to trigger a change in the SBR?</b>  The SBR can rise or fall due to changes in the benchmark rate, i.e. changes in the Overnight Policy Rate (OPR).									

## 5. Historical SBR for the past 3 years



## 6. What are my obligations?

Interest shall be calculated on the daily outstanding balance and debited into the Overdraft account at the end of each calendar month and shall be paid/serviced monthly.

As and when the SBR changes resulting in changes to the monthly instalment amount payable by you, Bank will give you no less than 7 calendar days' notice, on the revised monthly instalment amount which you shall pay.

If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR.

Commitment Fee is waived.

**Note:** Total amount repaid may vary according to fluctuation of SBR.

If your loan tenure extends beyond your retirement age, you may need to prepare funds such as from EPF or savings, to service the loan payments. However, please be reminded that serving the loan beyond your retirement age might reduce your retirement funds and possibly disrupt your retirement plans.

## 7. What are the fees and charges I have to pay?

**NOTE: The list of fees and charges below are payable by you, as the borrower(s) and the property owner(s), to third parties for their services or as required under the laws and regulations. The list is intended for general reference and may not be exhaustive. You should seek advice from the respective professionals for the particulars of the fees and charges.**

### Property

- **Stamp duties** to the Lembaga Hasil Dalam Negeri (LHDN), for the instruments for purchase and transfer of property to you as property owner(s), at the rates prescribed in the Stamp Act 1949
- **Legal fees** to lawyers for preparation of purchase and transfer documents and related services, at the rates prescribed in the Solicitors Remuneration Order
- **Registration or filing fees, search fees** to land office or high court, as the case may be, at the rates prescribed by the respective authorities and laws
- **Quit rent and assessment** to state and local authorities at the rates prescribed by the respective laws and regulations

- **Maintenance charges** to developer or management corporation for property under strata title, at the rates prescribed by the developer or management corporation or applicable laws and regulations
- **Perfection of transfer** if you purchase the property under master title, then in addition to above, you will need to pay the above fees and charges again upon issuance of the individual or strata title for your property, at such rates as may be prescribed by the respective parties
- **Valuation fees** to valuer to ascertain the value of your property, at the rates prescribed by the Board of Valuers, Appraisers and Estate Agents Malaysia
- **Disbursements** incurred for attending to above matters
- **Services tax** to LHDN, for services
- **Houseowner insurance premiums** to the insurance company, to insure your property from the risks set out in paragraph 10 below, at the premiums determined by the insurance company.

### Loan

- **Stamp duties** to LHDN, for loan documents, at the rates prescribed in the Stamp Act 1949
- **Legal fees** to lawyers for preparation of loan documents and related services, at the rates prescribed in the Solicitors Remuneration Order
- **Registration or filing fees, search fees** to land office or high court, as the case may be, at the rates prescribed by the respective authorities and laws
- **Perfection of charge** if you purchase the property under master title, then in addition to above, you will need to pay the above fees and charges again upon issuance of the individual or strata title for your property, at such rates as may be prescribed by the respective parties
- **Disbursements** incurred for attending to above matters
- **Services tax** to LHDN, for services

**IMPORTANT NOTICE : You need to pay the fees and charges above directly to the respective parties i.e. the lawyers, state and local authorities, developer or management corporation, valuer, etc. If you do not pay the fees and charges above, bank has rights under the loan documents to debit the fees and charges from your loan account and pay the fees and charges to the respective parties, which means that you will pay the loan interest rates on the fees and charges. To avoid incurring such additional interest, you should promptly pay the fees and charges.**

### Bank's fees and charges

For full list of fees and charges imposed by and payable to our bank, please visit our website <https://www.ocbc.com.my/personal-banking/fees-and-charges.html>

Subject to Government Taxes (if applicable)

### **Processing Fees**

Not applicable

**8. What if I fail to fulfil my obligations?**

Interest on Overdraft Excess – If the Overdraft limit is exceeded for any reason whatsoever, interest at the rate of 1% per annum above the Prescribed Rate or such other rate as may from time to time stipulated by the Bank will be levied on the amount in excess of the Overdraft limit, from the date that the excess is incurred up to the date that the excess is settled.

As and when the SBR changes resulting in changes to the monthly instalment amount payable by you, Bank will give you no less than 7 calendar days' notice, on the revised monthly instalment amount which you shall pay. If you make loan repayment/financing payment via a standing order, you should change the instalment amount whenever there is a change to the SBR.

The interest is calculated on the daily balance basis and is payable monthly in arrears.

Right to set-off: The Bank shall be entitled to debit the Fixed Deposit(s) charged against any monies owing and payable under the Overdraft Facility.

**9. What if I fully settle the loan before its maturity?**

No penalty will be charged since there is no lock-in period

**10. Do I need any insurance /takaful coverage?**

No.

**11. What are the major risks?**

For packages with combination of fixed rates and variable rates, the interest rate will be fixed during the fixed period tier and for subsequent years, the interest rate may change according to the changes in the reference rates

If you have problems meeting your loan obligations, contact us early to discuss repayment alternatives.

**12. What must I 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. To update us on your latest contact information, please call our OCBC Contact Centre at 03-8317 5000.

Please quote your loan account number when request for the change of your contact details.

**13. 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:

**OCBC Bank (Malaysia) Berhad**  
Menara OCBC  
18 Jalan Tun Perak  
50050 Kuala Lumpur  
Malaysia

For enquiries , please contact us at : 03-8317 5000

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 counseling, financial education 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  
E-mail : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)**

The POWER! Programme is a programme conducted by AKPK which aims to empower young and first-time customers with the knowledge to effectively manage their finances. To enrol, please call 1800-22-2575 or visit <http://www.akpk.com.my> for more information.

- If you wish to complaint on the products or services provided by us, you may contact us at :

Customer Assurance Unit

OCBC Bank – Service Transformation  
Menara OCBC  
No. 18 Jalan Tun Perak  
50050 Kuala Lumpur

Or email to [myexperience@ocbc.com](mailto:myexperience@ocbc.com)

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Customer Contact Centre (BNMTELELINK)

Bank Negara Malaysia  
P.O.Box 10922  
50929

Tel: 1-300-88-5465 (1-300-88-LINK)  
Overseas: 603-2174-1717  
Operating Hours: 9.00 a.m. – 5.00 p.m. (Monday – Friday except public holiday)  
Web form: [telelink.bnm.gov.my](http://telelink.bnm.gov.my)

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

For inquiries , please contact us at : 03-8317 5000

**OCBC Bank (Malaysia) Berhad**  
Menara OCBC  
18 Jalan Tun Perak  
50050 Kuala Lumpur  
Malaysia

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

- OD secured against other cash collateral packages
- LVS (Legal, Valuation and Stamping Fees) financing

**IMPORTANT NOTE: YOUR OVERDRAFT FACILITY MAY BE RECALLED/CANCELLED IF YOU DO NOT KEEP UP WITH YOUR REPAYMENTS**

This information provided in this disclosure sheet is valid from 09 November 2022.

Disclaimer: This Product Disclosure Sheet is for information purposes only and does not constitute any advice on any matter discussed. All information and materials including those on services, products, financial information, data, text or other items are provided strictly 'as is', and 'as available' and is so provided for your information and reference only. OCBC Bank does not guarantee the usefulness or adequacy of the information provided and shall not be liable for any errors and will not be responsible for the consequences of reliance upon any opinion or statement contained herein or for any omission. The precise terms and conditions of this **Overdraft Facility secured against Fixed Deposit** are specified in the Bank's Letter of Offer and the Main Terms and Conditions for the Banking Facilities. This Product Disclosure Sheet is confidential and may not be reproduced (in whole or in part) to any other person without the prior written permission of OCBC Bank.