PRODUCT DISCLOSURE SHEET

OCBC Bank (Malaysia) Berhad
(199401009721 / 295400-W)
Menara OCBC, 18 Jalan Tun Perak,
50050 Kuala Lumpur, Malaysia.

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Term Loan – Commercial Property Loan For Individual.**

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

Date:

1- What is Term Loan – Commercial Property Loan For Individual?

Term Loan ("TL") is a fixed term credit facility to finance the purchase of commercial properties for the purpose of own business use/investment or to refinance a loan with an existing financier and thereafter for personal contingencies. This product also comes with a redraw facility where you can redraw from the amount prepaid.

2- Know Your Obligations

For this term loan financing, **as an illustration**:

- Principal: **RM500,000.00**
- Tenure: **10 years**
- Standardised Base Rate (SBR): **2.75% p.a.**
- Margin of Finance: **80%**
- Interest Rate: **SBR + 1.50%**
- Effective Lending Rate: **4.25% p.a.**
- Monthly Instalment: **RM5,121.88**
- Total Interest: **RM114,625.60**
- In total, you will pay **RM614,625.60** at the end of **10 years**

You also have to pay the following fees and charges:

- **Legal Fee & Disbursements:** As charged by the Solicitor (if any) as per the Solicitors' Remuneration Order 2023
- **Valuation Report:** As charged by the Valuer (if any)
- **Stamp duty**: As per the Stamp Act 1949 (revised 1989)
- **Redraw Fees**: RM10 to be charged on every redraw request (One redraw request per day)
- **Default on Interest Rate:** 1.00% p.a. above the interest rate applicable for the TL will be chargeable on the amount in arrears

It is your responsibility to:



Read and understand the **key terms** in the **contract**.



Pay your **monthly instalment** timely and in full for **the financing tenure.** Speak to us if you wish to settle your financing earlier.



Ensure you can afford to **pay a higher interest** 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.

3- Know Your Risks

What happens if you fail to fulfil your obligations?

1. You pay more in total due to late payment charges.
2. We may transfer the credit balance from any of your account(s) with OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad for all payments due under the facility.
3. We may recall/cancel your facility or take legal action against you.
4. Your credit rating may be affected, leading to credit being more difficult or expensive for you.

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

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.

	Current Rate	Rate increase by 1%	Rate increase by 2%
Monthly Instalments	RM5,121.88	RM5,364.59	RM5,614.00
Total Interest	RM114,625.60	RM143,750.80	RM173,680.00
Total Payment	RM614,625.60	RM643,750.80	RM673,680.00

4- Other Key Terms

1. You are required to fully utilise the TL within the Availability Period (as stated in the Letter of Offer) failing which, the Bank is at liberty to cancel the TL.
2. The interest rate will be increased to the prevailing rate (if higher than originally offered), if the Bank, in its discretion, extends the Availability Period.
3. Be aware of the implications of debt servicing and the importance of a repayment plan after retirement.
4. Fully redeemed/settled within the lock-in period, 2% early termination fee is required.
5. You may opt for Mortgage Reducing Term Assurance (MRTA)/Mortgage Level Term Assurance (MLTA).
6. Insurance against all risks that equivalent to the replacement cost of the property/assets are required. The Bank shall be endorsed as chargee and loss payee.
7. You may take the insurance from any non-panel insurer acceptable to us.
8. The interest rate on this TL varies if SBR changes and shall be at the rate as published by the Bank from time to time.
9. Requirement of guarantor or collateral is evaluated prior to offering of TL facility.

If you have any questions or require assistance on our financing, you can:



Call us at:

1-300-88-0255

Or

03-8317 5200



Visit us at:

https:// www.ocbc.com.my/ business-banking



Fill up the enquiry form:

https:// www.ocbc.com.my/ bizenquiry

If our reply to your query or complaint is not satisfactory to you, you may contact Bank Negara Malaysia or BNMLINK at:

- **Tel:** 1-300-88-5465
- **Web Form:** **bnm.gov.my/BNMLINK**
- **Address:** 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 16 Jan 2026.