

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the HSBC Mortgage. 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)

HSBC Bank Malaysia Berhad

Product Name : HomeSmart  
Date : 00/01/1900

### 1. What is this product about?

This housing loan is calculated on a variable rate basis and you are pledging the house as a security for this loan.

### 2. What do I get from this product?

- Total amount financed : RM 0.00 (% of house price)
- Tenure : 0 years
- Base Rate (BR) : % per annum
- Effective Lending Rate (ELR)
  - Year 1-3 : BR + % (ELR = 0%)
  - Year 4-5 : BR + % (ELR = 0%)
  - Thereafter : BR + % (ELR = 0%)

### 3. What are my obligations?

- Your Monthly Instalment :
  - Year 1-3: RM 0.00
  - Year 4-5: RM 0.00
  - Thereafter: RM 0.00
- Total repayment amount at the end of years is RM 0.00

	Tenure	Today (BR = %)	If BR goes up 1%	If BR goes up 2%
Monthly Instalment	Year 1 - 3	-	-	-
	Year 4 - 5	-	-	-
	Thereafter	-	-	-
Total interest cost that would have been paid at the end of tenure		-	-	-
Total repayment amount paid at the end of tenure		-	-	-

#### Important:

- Your monthly instalment and total repayment amount will vary if the BR changes.
- Pending commencement of the Monthly Instalment as provided in the table above, you are required to pay to the Bank interest payable calculated on the utilised portion of the Facility starting from one month from the first disbursement of the Facility or starting on such date as advised by the Bank in writing.
- You can choose to pay more than the actual Monthly Instalment, and if you need to, the excess amount can be subsequently withdrawn subject to the available Facility Limit. While the excess amount is in the Facility account, it will benefit you by reducing the the interest amount for that period.
- If the payment period extends beyond your retirement age, it is important for you to have a plan for your payment obligations during retirement.

### 4. What other fees and charges do I have to pay?

#### a) Stamp Duties

As per the Stamp Duty Act 1949 (Amended 1989).

#### b) Legal Fees and Disbursement Fees

- Legal fees (and applicable tax, if any).
- Disbursement Including fees for registration of charge and other related charges.

#### c) Processing Fees

- Nil -

#### d) Monthly Service Fee

Monthly fee of RM10 (and applicable tax, if any) per month throughout the tenure of the loan.

#### e) Commitment Fee

Commitment fee of RM40 per month will be charged if the average utilization rate (Average Outstanding Balance divided by Current Month Facility Limit) for the month is less than 50%. This fee will only be applied upon full disbursement of the housing loan and applicable for the period of 5 years from the full disbursement date.

### 5. What if I fail to fulfil my obligations?

- Overdue interest rate of 1% p.a. on the instalment amount in arrears, causing the total outstanding to increase.
- If you fail to pay your monthly instalment after 30 days from payment due date, we may increase the facility interest rate.
- We may set-off any credit balance in account maintained with us or HSBC Amanah Malaysia Berhad against any outstanding balance in this loan account.
- Legal action will be taken if you fail to respond to reminder notices. Your property may be foreclosed and you will have to bear all costs. You are also responsible to settle any shortfall after your property is sold.
- Legal action against you may affect your credit rating leading to the credit being more difficult or expensive to you.

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**6. What if I fully settle the loan during the lock-in period?**

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**Lock-in Period: 36 months from the date of first disbursement of the Facility**

Early termination fee : 
$$\frac{1.75\% \times \text{Facility Amount} \times \text{Number of remaining months within the lock-in period}}{\text{Total lock-in period in months}}$$

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

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You are to adequately insure the aforementioned property against fire, lightning, riot and strike, malicious damage, explosion and other relevant risks for the replacement cost, for so long as the facilities shall exist from a licensed and reputable insurance company with interest vested in this Bank as Chargee/Assignee.

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**8. What do I need to do if there are changes to my contact details?**

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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.

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**9. Where can I get assistance and redress?**

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- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

HSBC Bank Malaysia Berhad  
Branch Address : 0

Telephone : 0  
Fax : 0  
E-mail : 0

- Agensi Kaunseling dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. For enquiry, please call 03-2616 7766. 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

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

HSBC Bank Malaysia Berhad  
Branch Address : 0

Telephone : 0  
Fax : 0  
E-mail : 0

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

Block D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel : 1-300-88-5465  
Fax : 03-21741515  
E-mail : bnmtelink@bnm.gov.my

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**10. Where can I get further information?**

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Should you require additional information about taking a housing loan, please refer to the bankinginfo booklet on 'Housing Loans' available at all our branches and [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

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**11. Other housing loan / home financing packages available:**

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- HomeSmart-i, home financing product offered by HSBC Amanah Malaysia Berhad
- HomeMaker Loan
- Ideal Home Plan

**IMPORTANT NOTE: YOUR HOUSE MAY BE FORECLOSED IF YOU DO NOT KEEP UP REPAYMENTS/PAYMENTS ON YOUR HOUSING LOAN.**

The information provided in this disclosure sheet is valid as at 00/01/1900