
7. Do I need any insurance / takaful coverage?

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.

8. What do I need to 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.

9. 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:

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 : bnmtelelink@bnm.gov.my

10. Where can I get further information?

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 website.

11. Other housing loan / home financing packages available:

- HomeSmart-i, home financing product offered by HSBC Amanah Malaysia Berhad
- HomeSmart
- HomeMaker

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