

## PRODUCT DISCLOSURE SHEET

HSBC Bank Malaysia Berhad

**(Read this Product Disclosure Sheet before you decide to take out the Personal Overdraft. Be sure to also read the terms and conditions in the letter of offer. Seek clarification from your institution if you do not understand any part of this document or the general terms)**

Personal Overdraft

Date : \_\_ / \_\_ / \_\_\_\_  
(dd/mm/yyyy)

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### 1. What is this product about?

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This secured overdraft is calculated on a variable rate basis and your Time deposit/s of RM\_\_\_\_\_ is used as the collateral for this product.

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

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- Total facility amount: RM\_\_\_\_\_
- Facility Tenure: Facility will be subjected to an annual review when you reach 60 years of age
- Current Base Rate (BR) : \_\_\_\_\_% per annum
- Interest rate: BR + \_\_\_\_\_%
- Effective lending rate: \_\_\_\_\_%

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### 3. What are my obligations?

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- Monthly instalment:

The interest generated from the monthly outstanding balance, calculated based on the prevailing interest rate and on daily rest, subject always to the maintenance of the facility limit accorded to the Personal Overdraft facility.

- The total amount you must pay back per annum including the amount borrowed is :

There is no obligation to repay any portion of the principal sum, merely servicing of the monthly interest generated. However, the entire outstanding sum becomes due and payable immediately upon recall of the Personal Overdraft facility.

#### **Important:**

Total repayment amount will vary if the BR changes.

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

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#### **a) Legal Fees and Expenses**

The legal fees for preparation of and attending to any documentation for the Facility and stamp duty, registration fees and any related cost for the preparation and attending to such documentation for the Facility.

#### **b) Commitment fees**

A commitment fee at a rate of 1% per annum, calculated daily, is charged for the unutilised portion of the overdraft in excess of RM250,000. This commitment fee (if any) is charged and payable monthly to the debit of your account on your statement date.

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**c) Overdraft Excess Fee**

1% per annum over the aforesaid rate or such other rate as revised by the Bank from time to time (with adequate prior notice) from the date the Overdraft Limit is exceeded until the date of payment of the amount that exceeds the Overdraft Limit.

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

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- Your collateral may be used to set-off the outstanding balance in this loan account.
- We may also set-off any credit balance in account maintained with us against any outstanding balance in this loan account with prior notice.
- Recovery activities: We have the right to commence recovery activities (including engaging third party debt collection agencies) and legal action including bankruptcy proceedings against you.
- 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 is not applicable

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**7. Do I need a guarantor or collateral?**

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No guarantor needed. The collateral/s used in this facility is/are Time deposit/s of RM\_\_\_\_\_ (Account number: XXX-XXXXXX-XXX)

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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 :

Tel :  
Fax :  
E-mail :

- 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 counselling, financial education and debt restructuring for individuals. You can contact AKPK at:

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Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel : 1-800-88-2575  
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 :

Tel :  
Fax :  
E-mail :

- 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

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**10. Other overdraft packages available:**

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Nil

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**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR PERSONAL OVERDRAFT.**

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The information provided in this disclosure sheet is valid as at \_\_ / \_\_ / \_\_\_\_ (dd/mm/yyyy) or until \_\_ / \_\_ / \_\_\_\_ (dd/mm/yyyy)