

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)

Premier Unsecured Overdraft

Date : __ / __ / ____
(dd/mm/yyyy)

1. What is this product about?

This is an unsecured overdraft facility is calculated on variable rate basis with a minimum monthly repayment (for Premier customers only).

2. What do I get from this product?

- Overdraft Amount / Limit amount: RM_____
- Tenure: Up to 5 years
- Base Rate (BR) : Currently (as of 1 February 2018) at 3.89% per annum
- Interest rate: BR + ____% per annum
- Effective lending rate: _____%

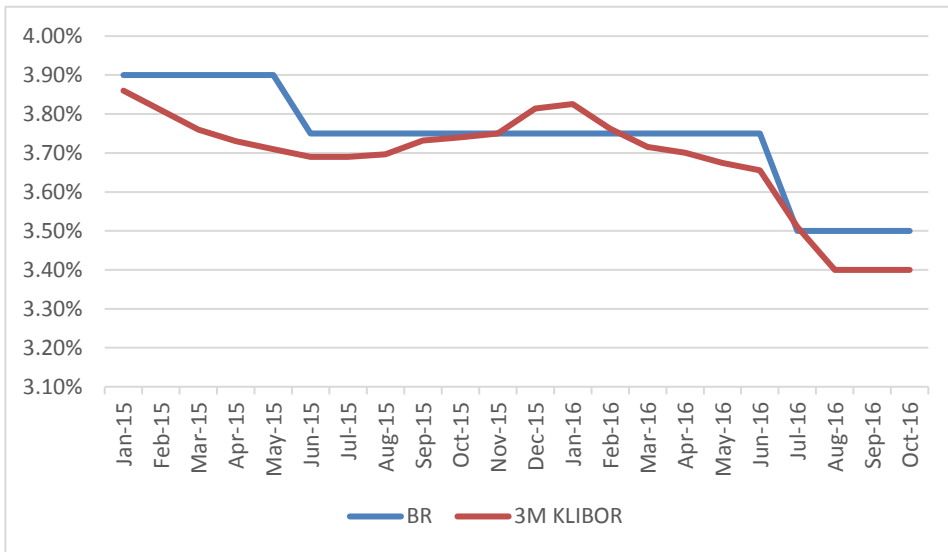
3. What is the Base Rate (BR)?

The BR we offer on this product is made up of two parts, our benchmark cost of funds (COF) and the Statutory Reserve Requirement (SRR) cost imposed by Bank Negara Malaysia. Our benchmark COF reflects the cost of raising new funds and is based on 3 months KLIBOR.

4. What are possible scenarios to trigger a change in the BR?

Our BR can rise or fall due to change in the benchmark COF and changes in the SRR. Changes in the benchmark COF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well as other factors such as changes in the Bank's funding strategy or cost of raising funds.

5. Historical benchmark COF



6. What are my obligations?

Minimum monthly repayment of 5% of the balance outstanding (plus the Overdraft Excess Fee, if any) as at your statement date or RM 50.00, whichever is higher, within 14 days from your statement date. You may pay more than the minimum payment required, as long as payment is made by the stipulated due date.

Important:

Minimum monthly repayment will vary if the BR changes.

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

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.
Commitment Fee	For facilities of RM75,000 and above, a commitment fee of 1% per annum is charged for the unutilised portion of the overdraft and will be debited on a monthly basis.
Overdraft Excess Fee	1% per annum over the aforesaid rate or such other rate as determined 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.

8. What if I fail to fulfil my obligations?

- We may set-off any credit balance in account maintained with us against any outstanding balance in this overdraft account.
- 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.

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

Lock-in period is not applicable

10. Do I need a guarantor or collateral?

No guarantor or collateral is needed.

11. Do I need any insurance / Takaful coverage?

No.

12. 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.

13. What are the major risks?

- If you have problems meeting your loan obligations, contact us early to discuss repayment alternatives.
- If the repayment period extends beyond your retirement age, it is important for you to have a plan for your payment obligations during retirement.

14. 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 :
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:

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 complain 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

15. Where can I get further information?

Should you require additional information about this unsecured overdraft, please contact our Customer Services Helplines at 1300 80 2626.

16. Other unsecured overdraft packages available:

N/A

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR PREMIER UNSECURED OVERDRAFT

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