

Financing Package: General Terms & Conditions

Eligibility

- Minimum Share Capital: RM 100
- Minimum Subscription in Credit:
 - a) 10% of financing applied (if subscription amount is < 10%, the amount will be deducted from the proceeds prior to disbursement. This amount will be kept in “Special Deposit” until the financing is fully settled).
 - b) 20% for all cross-guarantee financing applications applied (if the subscription amount is < 20%, the amount will be deducted from the proceeds prior to disbursement. This amount will be kept in “Special Deposit” until the financing is fully settled).

Overall Financing Cap

- Total financing / liabilities under the various packages must not exceed **RM 200,000**.

Charges

- All financing charges will be deducted from proceeds prior to full disbursement.
- KOPCIMB’s internal insurance fund will be used to offset outstanding amount in the event of the Borrower’s death or Total and Permanent Disability (TPD).
- Takaful coverage on financing is non-refundable and shall be deemed as income for KOPCIMB upon settlement of the respective Financing Package.
- 5% penalty rate on the balance principal outstanding for early settlement for all financing except **Pembiayaan CSR-i**.
- If the facility is cancelled at anytime after approval is obtained, a cancellation fee of **RM 100 will be imposed**.

Application Procedures

- Original application form to reach KOPCIMB Office by hand delivery, post or courier service.
- **All financing is subject to Board of Directors approval.**
- **Financing packages are subject to BNM’s guidelines on Debt Service Ratio (DSR).**
- Spouse of members are not permitted to act as guarantor for financing with guarantors.
- Changes for terms and conditions for all financing packages are subject to the sole discretion of the Board of Directors based on the needs of the business.

Event of Default

- KOPCIMB reserves the right to appoint a Solicitor and any related parties to recover all monies due in the event of default.

Disclaimer

- KOPCIMB reserves the right to share Member’s financing information with selected vendor, Experian Information Services (M) Sdn. Bhd.

Retail Financing-i (Pembiayaan Runcit-i)

Purpose : To assist Members for general financial needs

Amount (RM)	Max. Tenure (Years)	Eligibility (Employed with CIMB Group)	Monthly Min. Subscription (RM)
Up to 5,000	1	1 year	50

Salient features

1	Profit Rate	:	4.99% per annum
2	Guarantor(s) Requirement	:	Nil
3	Processing Fee	:	RM 150
4	Takaful Coverage on Financing Approved	:	RM 20 per annum for every RM 1,000
5	Features	:	Top-up allowed up to RM 5,000
6	Pre-Conditions	:	Please refer to General Terms & Conditions for other conditions.

Retail Financing-i (Pembiayaan Runcit-i)

Kadar keuntungan tetap 4.99%

Bulan	Jumlah (RM)								
	1,000.00	1,500.00	2,000.00	2,500.00	3,000.00	3,500.00	4,000.00	4,500.00	5,000.00
6	170.83	256.24	341.65	427.06	512.48	597.89	683.30	768.71	854.13
12	87.49	131.24	174.98	218.73	262.48	306.22	349.97	393.71	437.46

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