

# 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.

# Gold Financing-i (Pembiayaan Emas-i)

**Purpose: Assist Members to purchase gold products**

| Amount (RM)     | Max. Tenure (Years) | Profit Rate (per annum) | Eligibility (Employed with CIMB Group) | Monthly Min. / Max Subscription (RM) |
|-----------------|---------------------|-------------------------|--|--------------------------------------|
| 1,000 - 20,000  | 10                  | 6%                      | ➤ 1 year                               | 50 / 100                             |
| 20,001 - 50,000 |                     |                         | ➤ 2 year                               |                                      |

## Salient features

|   |  |   |  |
|---|--|---|--|
| 1 | Guarantor(s) Requirement               | : | Nil  |
| 2 | Processing Fee                         | : | RM 100   |
| 3 | Takaful Coverage on Financing Approved | : | RM 7 per annum for every RM 1,000  |
| 4 | Pre-Conditions                         | : | <ul style="list-style-type: none"> <li>➤ Product cost will be paid directly to Muhaimin Jewels &amp; Gems Sdn. Bhd.;</li> <li>➤ The balance financing amount (after deduction of Product Cost &amp; Financing Cost) will be disbursed to the borrower's account (if any);</li> <li>➤ Top-up allowed up to RM 50,000; and</li> <li>➤ Please refer to <b>General Terms &amp; Conditions</b> for other conditions.</li> </ul> |

## Gold Financing-i (Pembiayaan Emas-i)

Kadar keuntungan tetap 6%

| Bulan | Jumlah (RM) |          |          |           |           |           |           |           |           |
|-------|-------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|
|       | 1,000.00    | 3,000.00 | 5,000.00 | 10,000.00 | 20,000.00 | 25,000.00 | 30,000.00 | 40,000.00 | 50,000.00 |
| 12    | 88.33       | 265.00   | 441.67   | 883.33    | 1,766.67  | 2,208.33  | 2,650.00  | 3,533.33  | 4,416.67  |
| 24    | 46.67       | 140.00   | 233.33   | 466.67    | 933.33    | 1,166.67  | 1,400.00  | 1,866.67  | 2,333.33  |
| 36    | 32.78       | 98.33    | 163.89   | 327.78    | 655.56    | 819.44    | 983.33    | 1,311.11  | 1,638.89  |
| 48    | 25.83       | 77.50    | 129.17   | 258.33    | 516.67    | 645.83    | 775.00    | 1,033.33  | 1,291.67  |
| 60    | 21.67       | 65.00    | 108.33   | 216.67    | 433.33    | 541.67    | 650.00    | 866.67    | 1,083.33  |
| 72    | 18.89       | 56.67    | 94.44    | 188.89    | 377.78    | 472.22    | 566.67    | 755.56    | 944.44    |
| 84    | 16.90       | 50.71    | 84.52    | 169.05    | 338.10    | 422.62    | 507.14    | 676.19    | 845.24    |
| 96    | 15.42       | 46.25    | 77.08    | 154.17    | 308.33    | 385.42    | 462.50    | 616.67    | 770.83    |
| 108   | 14.26       | 42.78    | 71.30    | 142.59    | 285.19    | 356.48    | 427.78    | 570.37    | 712.96    |
| 120   | 13.33       | 40.00    | 66.67    | 133.33    | 266.67    | 333.33    | 400.00    | 533.33    | 666.67    |

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