

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.

Consolidated Financing-i (Pembiayaan Konsolidasi-i)

Purpose: To assist Members to consolidate their financing exposures into a single borrowing line

| Amount (RM) | Profit Rate (%) | Max. Tenure (Years) | Eligibility (Employed with CIMB Group) | Monthly Min. Subscription (RM) |
|------------------|-----------------|---------------------|--|--------------------------------|
| 60,001 – 90,000 | 7 | 10 | ➤ 5 years | 100 |
| 90,001 – 150,000 | 7.25 | 10 | ➤ 5 years | 100 |

Salient features

| 1 | Guarantor(s) Requirement | : | <ul style="list-style-type: none"> ➤ 60,001 - 90,000 (One (1) Guarantor) ➤ 90,001 – 150,000 (Two (2) Guarantors) | | | | | | |
|---|--|---|--|-------------------------------------|-------------------------------------|-----------------|---|------------------|---|
| 2 | Processing Fee | : | RM 250 | | | | | | |
| 3 | Takaful Coverage on Financing Approved | : | RM 9 per annum for every RM 1,000 | | | | | | |
| 4 | Pre-Conditions | : | <table border="1"> <thead> <tr> <th>Financing Amount (RM)</th> <th>Guarantors with Membership (>Years)</th> </tr> </thead> <tbody> <tr> <td>60,000 – 90,000</td> <td>1</td> </tr> <tr> <td>91,000 – 150,000</td> <td>2</td> </tr> </tbody> </table> | Financing Amount (RM) | Guarantors with Membership (>Years) | 60,000 – 90,000 | 1 | 91,000 – 150,000 | 2 |
| | | | Financing Amount (RM) | Guarantors with Membership (>Years) | | | | | |
| | | | 60,000 – 90,000 | 1 | | | | | |
| 91,000 – 150,000 | 2 | | | | | | | | |
| <ul style="list-style-type: none"> ➤ Please refer to General Terms & Conditions for other conditions. | | | | | | | | | |

Consolidated Financing-i (Pembiayaan Konsolidasi-i)

Kadar keuntungan tetap 7.0%

Kadar keuntungan tetap 7.25%

| Bulan | Jumlah (RM) | | | | | | | | | | |
|-------|-------------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|
| | 60,001.00 | 70,000.00 | 80,000.00 | 90,000.00 | 90,001.00 | 100,000.00 | 110,000.00 | 120,000.00 | 130,000.00 | 140,000.00 | 150,000.00 |
| 12 | 5,350.09 | 6,241.67 | 7,133.33 | 8,025.00 | 8,043.84 | 8,937.50 | 9,831.25 | 10,725.00 | 11,618.75 | 12,512.50 | 13,406.25 |
| 24 | 2,850.05 | 3,325.00 | 3,800.00 | 4,275.00 | 4,293.80 | 4,770.83 | 5,247.92 | 5,725.00 | 6,202.08 | 6,679.17 | 7,156.25 |
| 36 | 2,016.70 | 2,352.78 | 2,688.89 | 3,025.00 | 3,043.78 | 3,381.94 | 3,720.14 | 4,058.33 | 4,396.53 | 4,734.72 | 5,072.92 |
| 48 | 1,600.03 | 1,866.67 | 2,133.33 | 2,400.00 | 2,418.78 | 2,687.50 | 2,956.25 | 3,225.00 | 3,493.75 | 3,762.50 | 4,031.25 |
| 60 | 1,350.02 | 1,575.00 | 1,800.00 | 2,025.00 | 2,043.77 | 2,270.83 | 2,497.92 | 2,725.00 | 2,952.08 | 3,179.17 | 3,406.25 |
| 72 | 1,183.35 | 1,380.56 | 1,577.78 | 1,775.00 | 1,793.77 | 1,993.06 | 2,192.36 | 2,391.67 | 2,590.97 | 2,790.28 | 2,989.58 |
| 84 | 1,064.30 | 1,241.67 | 1,419.05 | 1,596.43 | 1,615.20 | 1,794.64 | 1,974.11 | 2,153.57 | 2,333.04 | 2,512.50 | 2,691.96 |
| 96 | 975.02 | 1,137.50 | 1,300.00 | 1,462.50 | 1,481.27 | 1,645.83 | 1,810.42 | 1,975.00 | 2,139.58 | 2,304.17 | 2,468.75 |
| 108 | 905.57 | 1,056.48 | 1,207.41 | 1,358.33 | 1,377.10 | 1,530.09 | 1,683.10 | 1,836.11 | 1,989.12 | 2,142.13 | 2,295.14 |
| 120 | 850.01 | 991.67 | 1,133.33 | 1,275.00 | 1,293.76 | 1,437.50 | 1,581.25 | 1,725.00 | 1,868.75 | 2,012.50 | 2,156.25 |

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