

# 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**.
- **If the total cumulative financing amount exceeds RM 50,000, the facility will be combined under consolidation financing.**

## 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) and credit risk evaluation.**
- 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.

# Consumer Financing-i (Pembiayaan Pengguna-i)

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

| Amount (RM)    | Max. Tenure (Years) | Eligibility (Employed with CIMB Group) | Monthly Min. / Max Subscription (RM) |
|----------------|---------------------|--|--------------------------------------|
| 1,000 - 50,000 | 10                  | ➤ 2 years                              | 50 / 100                             |

## Salient features

|   |  |   |   |
|---|--|---|---|
| 1 | Profit Rate                            | : | 6.3% per annum  |
| 2 | Guarantor(s) Requirement               | : | Nil   |
| 3 | Processing Fee                         | : | RM 100  |
| 4 | Takaful Coverage on Financing Approved | : | RM 9 per annum for every RM 1,000   |
| 5 | Pre-Conditions                         | : | <ul style="list-style-type: none"> <li>➤ Product cost will be paid directly to the respective supplier/vendor.;</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> |

# Consumer Financing-i (Pembiayaan Pengguna-i)

Kadar keuntungan tetap 6.3%

| 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    | 88.58       | 265.75   | 442.92   | 885.83    | 1,771.67  | 2,214.58  | 2,657.50  | 3,543.33  | 4,429.17  |
| 24    | 46.92       | 140.75   | 234.58   | 469.17    | 938.33    | 1,172.92  | 1,407.50  | 1,876.67  | 2,345.83  |
| 36    | 33.03       | 99.08    | 165.14   | 330.28    | 660.56    | 825.69    | 990.83    | 1,321.11  | 1,651.39  |
| 48    | 26.08       | 78.25    | 130.42   | 260.83    | 521.67    | 652.08    | 782.50    | 1,043.33  | 1,304.17  |
| 60    | 21.92       | 65.75    | 109.58   | 219.17    | 438.33    | 547.92    | 657.50    | 876.67    | 1,095.83  |
| 72    | 19.14       | 57.42    | 95.69    | 191.39    | 382.78    | 478.47    | 574.17    | 765.56    | 956.94    |
| 84    | 17.15       | 51.46    | 85.77    | 171.55    | 343.10    | 428.87    | 514.64    | 686.19    | 857.74    |
| 96    | 15.67       | 47.00    | 78.33    | 156.67    | 313.33    | 391.67    | 470.00    | 626.67    | 783.33    |
| 108   | 14.51       | 43.53    | 72.55    | 145.09    | 290.19    | 362.73    | 435.28    | 580.37    | 725.46    |
| 120   | 13.58       | 40.75    | 67.92    | 135.83    | 271.67    | 339.58    | 407.50    | 543.33    | 679.17    |

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