

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

- *Any cost/charges incurred in relation to the facility is to be borne by the borrower*
- *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 may at its sole discretion and without prior notice, set off, combine, or apply any monies, deposits, credits, or balances held by or owed to KOPCIMB by the Borrower or the Guarantor against any present or future obligations, liabilities, or debts owed by the Borrower or the Guarantor to KOPCIMB, whether under this Agreement or any other financing or contractual arrangement.*
- *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)	Eligibility	Monthly Min. Subscription (RM)
1,000 - 50,000	10	➤ Permanent Staff	50 / 100

Salient features

1	Profit Rate	:	6.0% 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"> ➤ Product cost will be paid directly to Muhaimin Jewels & Gems Sdn. Bhd.; ➤ The balance financing amount (after deduction of Product Cost & Financing Cost) will be disbursed to the borrower's account (if any); ➤ Top-up allowed up to RM 50,000; and ➤ Please refer to General Terms & Conditions for other conditions.

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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