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.*

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Personal Financing-i (Pembiayaan Peribadi- i)

Purpose: To assist Member with their lifestyle needs

Amount (RM)	Profit Rate (%)	Max. Tenure (Years)	Eligibility (Employed with CIMB Group)	Monthly Min. Subscription (RM)
Up to 30,000	6.3	10	➢ 1 year	50 / 75
30,001 – 60,000	6.5	10	➢ 2 years	50 / 150

Salient features

1	Guarantor(s) Requirement	:	**Financing eligibility : RM xx = (financing applied) minus (Savings with KOPCIMB)** 1 – Not required – If RM xx is <= RM 30,000 2 – One (1) guarantor 1 year membership – If RM xx is => RM 30,001 but <= RM 60,000
2	Processing Fee	:	RM 200
3	Takaful Coverage on Financing Approved	:	RM 9 per annum for every RM 1,000
4	Pre-Conditions	:	Please refer to **General Terms & Conditions** for other conditions.

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KOPCIMB
198371400131

Personal Financing-i (Pembiayaan Peribadi-i)

Kadar keuntungan tetap 6.3%	Kadar keuntungan tetap 6.5%

Bulan	Jumlah (RM)											
	5,000.00	10,000.00	15,000.00	20,000.00	25,000.00	30,000.00	35,000.00	40,000.00	45,000.00	50,000.00	55,000.00	60,000.00
12	442.92	885.83	1,328.75	1,771.67	2,214.58	2,657.50	3,106.25	3,550.00	3,993.75	4,437.50	4,881.25	5,325.00
24	234.58	469.17	703.75	938.33	1,172.92	1,407.50	1,647.92	1,883.33	2,118.75	2,354.17	2,589.58	2,825.00
36	165.14	330.28	495.42	660.56	825.69	990.83	1,161.81	1,327.78	1,493.75	1,659.72	1,825.69	1,991.67
48	130.42	260.83	391.25	521.67	652.08	782.50	918.75	1,050.00	1,181.25	1,312.50	1,443.75	1,575.00
60	109.58	219.17	328.75	438.33	547.92	657.50	772.92	883.33	993.75	1,104.17	1,214.58	1,325.00
72	95.69	191.39	287.08	382.78	478.47	574.17	675.69	772.22	868.75	965.28	1,061.81	1,158.33
84	85.77	171.55	257.32	343.10	428.87	514.64	606.25	692.86	779.46	866.07	952.68	1,039.29
96	78.33	156.67	235.00	313.33	391.67	470.00	554.17	633.33	712.50	791.67	870.83	950.00
108	72.55	145.09	217.64	290.19	362.73	435.28	513.66	587.04	660.42	733.80	807.18	880.56
120	67.92	135.83	203.75	271.67	339.58	407.50	481.25	550.00	618.75	687.50	756.25	825.00

Click here to apply!

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