



### 3 KNOW YOUR RISKS

#### What happens if the Customer ("you") ignore your obligation?

- You will **pay more in total** due to Late Payment Charges (Ta'widh).

During the facility tenure	<p>a) Before the termination of the Facility At the rate of which shall not be more than one per centum (1%) per annum on such overdue instalment(s) under the Facility.</p> <p>b) Upon date of termination of the Facility until the date of judgment At the rate of which shall not be more than one per centum (1%) per annum on such total outstanding balance of Sale Price.</p> <p>c) Subsequent to the judgment At the rate of which shall not be more than the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance of Sale Price from the date of judgment until date of full settlement.</p>
After the expiry of the facility tenure	At the rate to be calculated from the date of the default payment which is after the maturity date of the Facility and <u>which rate shall not be more than</u> the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance of the Sale Price.

- Bank Rakyat may **deduct** money from your Savings / Current / Investment / Share Membership Account you have with Bank Rakyat to set-off your outstanding financing balance.
- Bank Rakyat may **take legal action** against you and all cost incurred will be borne by the customer.
- Your **credit score** may be affected leading to difficulty in obtaining financing/credit or will become more expensive for you.

### 4 OTHER KEY TERMS

- It is important that you inform Bank Rakyat of any change in your contact details to ensure that all correspondence reaches you in a timely manner.
- The key term of the product is:
  - i) The primary source of payment shall be from the applicant's business operation.
  - ii) Collateral and corporate/individual guarantee (shareholders/company directors/partners/sole proprietor) will be determined based on the customer's strength and business viability.

#### If you have any questions or feedback or require assistance with your business financing, you can:



Call us at  
**1-300-80-5454**  
International Line:  
**+603 2612 9600**



Visit us at  
[www.bankrakyat.com.my](http://www.bankrakyat.com.my)



Email us at  
[telerakyat@bankrakyat.com.my](mailto:telerakyat@bankrakyat.com.my)  
[aduan@bankrakyat.com.my](mailto:aduan@bankrakyat.com.my)



Scan the QR  
code above



Agensi Kaunseling dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education & debt restructuring for individuals

#### If you wish to lodge a complaint regarding provisions of this Agreement or concerning this Facility you may do so through the following channels:

Via telephone at 1-300-80-5454 or send your complaint to: Public Complaints Bureau Unit, 19th Floor, Menara 1, Menara Kembar Bank Rakyat, No.33, Jalan Rakyat, KL Sentral, 50470 Kuala Lumpur or e-mail to: [aduan@bankrakyat.com.my](mailto:aduan@bankrakyat.com.my)

Alternatively, you may contact Bank Negara Malaysia via BNMLINK – Enquiries & Complaints

Webpage: [www.bnm.gov.my/BNMLINK](http://www.bnm.gov.my/BNMLINK)

Address: 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur

#### Customer's Acknowledgement\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that **Bank Rakyat** has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in the PDS.

\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product term and conditions.

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Name:

Date: