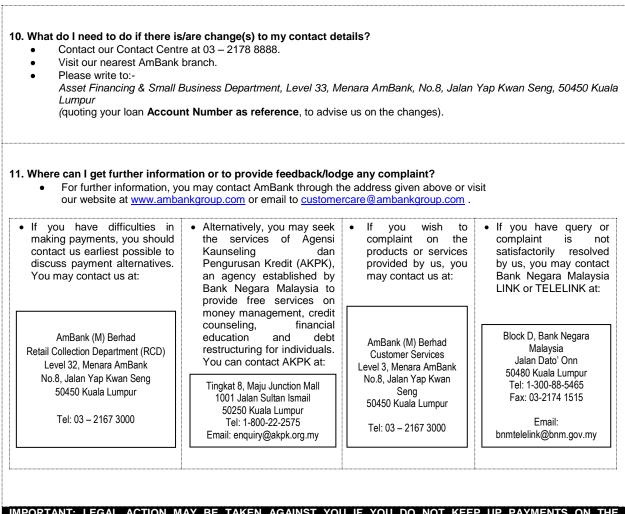
	PRODUCT DISCLOSURE SHEET	<b>n</b>
AmBanl offer. K	read this Product Disclosure Sheet before you decide to take up k IHP (Fixed Rate). Be sure to also read the terms in the letter of findly seek clarification from AmBank (M) Berhad if you do not and any part of this document or the general terms stated herein.	AmBank Group AmBank Industrial Hire Purchase (Fixed Rate)
		Date :
This	is this product about? facility is to finance the acquisition of an equipment or a machinery rest rate charged will be based on Fixed Rate and remains unchanged for	
2. What	do I get from this product?	
•	Purchase Price : RM	
•	Total amount borrowed: RM	
•	Margin of Financing :% based on the purchase price	
•	Tenure :years	
•	Interest Rate :% per annum (p.a.) fixed during the tenu	Ire
	are my financial obligations?	
•	Monthly instalment: RM (based on the total amount borrov Total repayment amount at the end of [ ] years is RM	
4 What	are the charges that I have to pay?	
•	Stamp Duties As per the Stamp Duty Act 1949 (Revised 1989).	
	e: Any changes in charges will be updated in AmBank website (www.aml implementation of the changes.	pankgroup.com) 21days prior to the
		your account(s) maintained with us against an e of 7 days prior to exercising this right.
5. What • •	implementation of the changes. if I failed to fulfill my obligations? Late payment penalty: 1% p.a. on the amount in arrears. Right to set-off: We have the right to set-off any credit balance in the outstanding balance in this loan account. The Bank will provide a notice AmBank has the right to commence legal action against you	your account(s) maintained with us against an e of 7 days prior to exercising this right. a and Guarantor (if any) to repossess the
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## IMPORTANT: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON THE OUTSTANDING BALANCE.

The information provided in this disclosure sheet is valid as at ...... or until ......(dd/mm/yy) Disclaimer: The actual amount of financing to be provided by AmBank is dependent upon your credit evaluation by AmBank. The transmission of this Product Disclosure Sheet to you does not create any obligation by AmBank to grant you any facilities.

Unless expressly stated otherwise in this document, the parties agree that the Fee and any other monies payable under this document are inclusive of goods and services tax ("GST") as may be applicable under the provision of the GST Law.

## AmBank (M) Berhad (8515 - D)

A member of the AmBank Group

PDS/IHP-F/Apr2015