



AIA Bhd. (200701032867 (790895-D))

Mortgage Department
Level 9, Menara AIA
99 Jalan Ampang
50450 Kuala Lumpur
P.O. Box 10140, 50704 Kuala Lumpur
Care Line: 1300 88 1899
Email: my.loan@aia.com
AIA.COM.MY

Application No.

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No. Permohonan

AIA Bhd. Loan / Pinjaman AIA Bhd.

CHECKLIST FOR DOCUMENTS REQUIRED (Non-returnable photocopies) / SENARAI DOKUMEN YANG DIPERLUKAN (Salinan tidak akan dikembalikan)

Please tick ✓ enclosed documents / Silatandakan ✓ dokumen yang dilampirkan

For Employed Applicant(s):

Untuk Pemohon Pekerja:

- ☐ 1) **Applicant(s) Identity Card(s)** (copy) / Kad Pengenalan pemohon (salinan)
- ☐ 2) **Passport for foreigner** (copy) / Paspot untuk warga asing (salinan)
- ☐ 3) **Payslips** (last 3-6 months copy), (12 months for variable income) / Slip gaji (salinan 3-6 bulan terakhir), (12 bulan untuk gaji berubah)
- ☐ 4) **EPF statement** (last 12 months copy) / Penyata KWSP (salinan 12 bulan terakhir)
- ☐ 5) **Bank's Savings Account or Current Account statements** (last 6 months copy) where salary was credited / Penyata Akaun Simpanan / Akaun Semasa Bank (salinan 6 bulan terakhir) dimana gaji dikredit
- ☐ 6) **Title Deed** (copy) / Suratan Hak Milik (salinan)
- ☐ 7) **Sale & Purchase Agreement/Booking Receipt** (copy) / Perjanjian Jual Beli/Resit Tempahan (salinan)
- ☐ 8) **Employment confirmation Letter** (if current employment is less than 6 months) / Surat Pengesahan Majikan (jika pekerjaan kini kurang dari 6 bulan)
- ☐ 9) **Income Tax (last 2 years- Borang B/BE/E-filing with tax receipt/cash pay-in slip/ cheque pay-in slip with clearance proof)** (where applicable) / Cukai Pendapatan (2 tahun terakhir – Borang B/BE/E-filing dengan, resit cukai/slip bayaran tunai/ slip bayaran cek dengan bukti pelepasan cek) (dimana perlu)

For Self-Employed Applicant(s):

Untuk Pemohon Peniaga:

- ☐ 1) **Applicant(s) Identity Card(s)** (copy) / Kad Pengenalan pemohon (salinan)
- ☐ 2) **Passport for foreigner** (copy) / Paspot untuk warga asing (salinan)
- ☐ 3) **Income Tax (last 2 years- Borang B/BE/E-filing with tax receipt/cash pay-in slip/ cheque pay-in slip with clearance proof)** / Cukai Pendapatan (2 tahun terakhir- Borang B/BE/E-filing dengan resit cukai/slip bayaran tunai/ slip bayaran cek dengan bukti pelepasan cek)
- ☐ 4) **Business Registration/Form 24 & 49** (copy) / Pendaftaran Perniagaan/Borang 24 & 49 (salinan)
- ☐ 5) **Business Current Account Bank statements** (last 12 months copy) / Penyata Akaun Semasa Bank perniagaan (salinan 12 bulan terakhir)
- ☐ 6) **Personal Savings & Current Account Bank statements** (last 6-12 months copy) / Penyata Akaun Simpanan & Semasa Bank persendirian (salinan 6-12 bulan terakhir)
- ☐ 7) **Financial Statements (last 2 years) with latest Company Profile** / Penyata Kewangan (2 tahun terakhir) dengan Profil Syarikat
- ☐ 8) **Title Deed** (copy) / Suratan Hak Milik (salinan)
- ☐ 9) **Sale & Purchase Agreement/Booking Receipt** (copy) / Perjanjian Jual Beli/Resit Tempahan (salinan)

Please also provide where applicable / Sila sediakan juga jika berkenaan:

- ☐ 10) **For Singaporean, PR status or working in Singapore**, please provide the latest Credit Bureau Singapore (CBS) report (similar to CCRIS report) / Untuk Warga Singapura, status PR atau bekerja di Singapura, sila berikan laporan Biro Kredit Singapura terkini (CBS) (sama dengan laporan CCRIS)
- ☐ 11) **For Foreigners working in Malaysia**, please provide the latest Credit report (similar to CCRIS report) from their home country / Untuk Warga Asing yang bekerja di Malaysia, sila berikan laporan Kredit terkini (sama dengan laporan CCRIS) dari negara asal mereka
- ☐ 12) **Valid Tenancy Agreement(s)** (stamped copy) with proof of payment into deposits account (last 6-12 months photocopy) / Perjanjian Sewa Berkuatkuasa (salinan berstem) dengan bukti pembayaran ke dalam akaun simpanan Bank (salinan 6-12 bulan terakhir)
- ☐ 13) **EA form** (last 2-3 years photocopy) / Borang EA (salinan 2-3 tahun terakhir)
- ☐ 14) **Credit Card statements** (last 3 months photocopy) / Penyata Kad Kredit (salinan 3 bulan terakhir)
- ☐ 15) **Fixed Deposit receipts** photocopy (if applicable) / Resit Simpanan Tetap (fotostat jika berkenaan)
- ☐ 16) **Loan Statement** from current financial institution(s) for existing loan facility(s) (last 12 months photocopy) / Penyata pinjaman 12 bulan terakhir institusi kewangan sekarang untuk pinjaman sedia ada (fotostat)
- ☐ 17) **Valuation report** from our panel of valuer for completed property (if available) / Laporan penilaian daripada panel penilai kami untuk harta yang siap (jika ada)

IMPORTANT NOTE TO APPLICANT(S) / PERINGATAN PENTING UNTUK PARA PEMOHON:

- **Submission of unsigned and incomplete application form and documents as per above checklist may result in delay in loan processing /** Penyerahan borang permohonan yang tidak ditandatangani dan tidak dilengkapi dan dokumen seperti senarai di atas yang tidak lengkap akan melewatkan pemrosesan pinjaman.
- **You may register for "POWER" or "Program Pengurusan Wang Ringgit Anda", specially designed to equip you with essential financial knowledge and skills in money and personal debt management. You may get more information about POWER from Agensi Kaunseling dan Pengurusan Kredit's (AKPK) website /** Anda boleh mendaftar untuk "POWER" atau "Program Pengurusan Wang Ringgit Anda", yang direka khas untuk melengkapkan anda dengan pengetahuan dan kemahiran kewangan yang penting dalam pengurusan wang dan hutang peribadi. Anda boleh mendapatkan maklumat lanjut mengenai Program daripada laman web Agensi Kaunseling dan Pengurusan Kredit (AKPK).

IMPORTANT NOTE TO AIA BHD./AIA PUBLIC TAKAFUL BHD. AGENTS/NON AIA BHD./AIA PUBLIC TAKAFUL BHD. AGENTS /
NOTA PENTING KEPADA EJEN AIA BHD./AIA PUBLIC TAKAFUL BHD. /EJEN BUKAN AIA BHD./AIA PUBLIC TAKAFUL BHD.

Details required in the following fields are compulsory / Butir-butir yang diperlukan dalam bidang-bidang berikut adalah wajib

Name of Agent / Nama Ejen: _____ **NRIC No. / No. K/P:** _____

or **Business registration no. / No. Pendaftaran Perniagaan:** _____

Tel No.: (H/P) / No. Tel. : (T/B) _____ **(O)/(P)** _____ **Email / Emel:** _____

Referral/Agent Life Insurance Code / Rujukan/Kod Insuran Nyawa Ejen: _____

Malaysian Taxpayer Identification Number (TIN) / Nombor Pembayar Cukai Malaysia: _____

Agent General Insurance Code / Kod Insuran Am Ejen: _____

Agency / Agensi: _____

For non-AIA Bhd./AIA PUBLIC Takaful Bhd. agent - please provide a copy of current or savings account statement showing your account particulars for e-payment purposes / Untuk ejen bukan AIA Bhd./AIA PUBLIC Takaful Bhd. - sila sediakan salinan semasa atau akaun simpanan penyata yang menunjukkan butir-butir akaun anda untuk tujuan e -pembayaran.

DEBT SERVICE RATIO (DSR) CALCULATION / PERBELANJAAN AM BULANAN

	RM
Commitments (Monthly Loan Installments including AIA Bhd. loans) Komitmen (Ansuran Pinjaman Bulanan termasuk pinjaman AIA Bhd.)	
Commitments (5% of total credit card usage) Komitmen (5% daripada jumlah penggunaan kad kredit)	
TOTAL COMMITMENTS (A) JUMLAH KOMITMEN (A)	
Net Income (Employee - Fixed) Pendapatan Bersih (Pekerja – Tetap)	
Net Income (Employee - Variable max 50%) Pendapatan Bersih (Pekerja–pendapatan tidak tetap max 50 %)	
Net Income (Self Employed - Monthly Average of last 2 years Declared Income) Pendapatan Bersih (Peniaga - Purata Bulanan 2 tahun yang lalu Cukai Pendapatan)	
Other income* / Pendapatan Lain-lain* *80% rental income subject to valid tenancy agreement and 3-6 months credit pay in / *80 % pendapatan sewa tertakluk kepada perjanjian penyewaan sah dan 3-6 bulan bukti sewa ke dalam akaun bank	
TOTAL NET INCOME (B) JUMLAH PENDAPATAN BERSIH (B)	
DSR: Commitment/Net Income DSR: Komitmen/Pendapatan Bersih $\frac{A}{B} \times 100$	

AGENT'S DECLARATION / KOMEN EJEN

I hereby confirm and certify that all the particulars and/or information furnished by the applicant(s) to AIA Bhd. are true and correct and I have not withheld and/or misstated any particulars and/or information of the applicant(s) which might jeopardize the interest of AIA Bhd. or prejudice the loan application by the applicant(s). I hereby further declare and certify that I have sighted and verified the original copy of the enclosed documents submitted herein for the purposes of the loan application by the applicant(s) and I have met and interviewed all the applicant(s) in their office and/or business premise. / Saya dengan ini mengesahkan dan memperakui bahawa semua butir-butir dan/atau maklumat yang diberikan oleh pemohon kepada AIA Bhd. adalah benar dan betul dan saya tidak menyimpan dan/atau tersilap menyatakan sebarang butiran dan/atau maklumat pemohon yang mungkin menjejaskan kepentingan AIA Bhd. atau menjejaskan permohonan pinjaman oleh pemohon. Saya dengan ini seterusnya mengisytiharkan dan memperakui bahawa saya telah melihat dan mengesahkan salinan asal dokumen yang disertakan yang dikemukakan di sini untuk tujuan permohonan pinjaman oleh pemohon dan saya telah bertemu dan menemu duga semua pemohon di pejabat mereka dan/atau premis perniagaan.

Comments / Komen: _____

Agent's Name / Nama Ejen : _____

NRIC No. / No. K/P : _____ **Signature / Tandatangan.:** _____

TICK (✓) BOXES AS APPROPRIATE / TANDAKAN (✓) KOTAK YANG SESUAI

1. PERSONAL INFORMATION OF APPLICANTS / BUTIR-BUTIR PERIBADI PEMOHON

☐ **Single Application** / Permohonan Individu ☐ **Joint Application** / Permohonan Bersama ► **Relationship** / Perhubungan: _____

Please complete separate form if co-applicant is not spouse / Sila lengkapkan borang berasingan jika pemohon bersama bukan suami atau isteri:

Full name of Applicant / Nama Penuh Pemohon: _____

NRIC No. (New & Old)/Passport No. / No. KP (Baru & Lama)/Paspot: _____ **Date of Birth** / Tarikh Lahir: _____

Residency Status / Status Kediaman: ☐ **Bumiputera** ☐ **Non-Bumiputera** / Bukan Bumiputera ☐ **Resident** / Residen ☐ **Non-Resident** / Bukan Residen

Marital Status / Taraf Perkahwinan: ☐ **Single** / Bujang ☐ **Married** / Berkahwin ☐ **Others** / Lain-lain: _____

Nationality / Warganegara: ☐ **Malaysian** / Malaysia ☐ **Foreigner** / Warga asing, **Country of Origin/Birth** / Negara Asal/Kelahiran: _____

No. of Dependant(s) / Bil. Tanggungan: _____ **Age of Dependant(s)** / Umur Tanggungan: _____

Malaysian Taxpayer Identification Number (TIN) / Nombor Pembayar Cukai Malaysia: _____

Home Address / Alamat Rumah: ☐ **Owned** / Milik sendiri ☐ **Rented** / Sewa ☐ **Family** / Keluarga _____

_____ **Postcode** / Poskod: _____

Correspondence Address (please tick) / Alamat Surat-menyurat (sila tandakan): ☐ **Home Address** / Alamat Rumah ☐ **Business Address** / Alamat Perniagaan

Tel No. (H) / No. Tel(R): _____ **(H/P)** / (T/B): _____

E-mail address / Alamat e-mel: _____

Name & address of present employer or own business (if self-employed) / Nama & alamat majikan sekarang atau perniagaan sendiri (jika bekerja sendiri):

Company Name / Nama Syarikat: _____

Nature of Business / Jenis Perniagaan: _____

Business Address / Alamat Perniagaan: _____

_____ **Postcode** / Poskod: _____

Tel No.(O) / No. Tel(P): _____ **Occupation** / Pekerjaan: _____

Years with firm/in operation / Bilangan tahun di syarikat/beroperasi: _____

Qualification / Kelayakan: _____ **Year Completed** / Tahun Tamat Pelajaran: _____

☐ **Secondary & below** / Sek. Men. & ke bawah ☐ **Diploma** / Diploma ☐ **Degree** / Ijazah ☐ **Master** / Sarjana ☐ **Others** / Lain-lain: _____

Fluency in English or Malay / Kefasihan dalam Bahasa Inggeris atau Bahasa Melayu: ☐ **English** / Bahasa Inggeris ☐ **Malay** / Bahasa Melayu

☐ **Not fluent in English and Malay** / Tidak fasih dalam Bahasa Inggeris dan Bahasa Melayu

If current employment is less than 3 years, please state: / Jika pekerjaan sekarang kurang dari 3 tahun, sila nyatakan: _____

Previous occupation / Pekerjaan sebelum ini: _____ **Previous employer** / Majikan sebelum ini: _____

Years / Tahun: _____ **Other income** / Pendapatan lain: _____ **Source** / Sumber: _____

Do you have any long-term (> 12 months) medical condition(s)? Adakah anda mempunyai sebarang keadaan perubatan jangka panjang (> 12 bulan)?

☐ **Hearing** / Pendengaran ☐ **Visual** / Penglihatan ☐ **Speech** / Pertuturan ☐ **Physical** / Fizikal ☐ **Neurodivergent** / Neurodivergen ☐ **None** / Tiada

1a. PARTICULARS OF SPOUSE (IF MARRIED) / BUTIR-BUTIR SUAMI/ISTERI (JIKA BERKAHWIN)

Full name of Applicant / Nama Penuh Pemohon: _____

IC No. (New & Old)/Passport No. / No. KP (Baru & Lama)/Paspot: _____ **Date of Birth** / Tarikh Lahir: _____

Residency Status / Status Kediaman: ☐ **Bumiputera** ☐ **Non-Bumiputera** / Bukan Bumiputera ☐ **Resident** / Residen ☐ **Non-Resident** / Bukan Residen

Nationality / Warganegara: ☐ **Malaysian** / Malaysia ☐ **Foreigner** / Warga asing, **Country of Origin/Birth** / Negara Asal/Kelahiran: _____

Malaysian Taxpayer Identification Number (TIN) / Nombor Pembayar Cukai Malaysia: _____

Name & address of present employer or own business (if self-employed) / Nama & alamat majikan sekarang atau perniagaan sendiri (jika bekerja sendiri):

Company Name / Nama Syarikat: _____ **Nature of Business** / Jenis Perniagaan: _____

Business Address / Alamat Perniagaan: _____

_____ **Postcode** / Poskod: _____

Tel No. (H) / No. Tel (R): _____ **(H/P)** / (T/B): _____

E-mail address / Alamat e-mel: _____ **Occupation** / Pekerjaan: _____

Years with firm/in operation / Bilangan tahun di syarikat/beroperasi: _____

Qualification / Kelayakan: _____ **Year Completed** / Tahun Tamat Pelajaran: _____

☐ **Secondary & below** / Sek. Men. & ke bawah ☐ **Diploma** / Diploma ☐ **Degree** / Ijazah ☐ **Master** / Sarjana ☐ **Others** / Lain-lain: _____

1b. NEXT OF KIN (Not residing the same address) / SAUDARA TERDEKAT (Tidak menetap di alamat yang sama)

Name / Nama:	(1)	(2)
Relationship / Perhubungan:		
Address / Alamat:		
Tel No. / No. Tel:	(H/P) (H)	(H/P) (H)

TICK (✓) BOXES AS APPROPRIATE / TANDAKAN (✓) KOTAK YANG SESUAI

2. PERSONAL INFORMATION OF APPLICANTS / BUTIR-BUTIR PERIBADI PEMOHON

☐ **Single Application** / Permohonan Individu ☐ **Joint Application** / Permohonan Bersama ► **Relationship** / Perhubungan: _____

Please complete separate form if co-applicant is not spouse / Sila lengkapkan borang berasingan jika pemohon bersama bukan suami atau isteri:

Full name of Applicant / Nama Penuh Pemohon: _____

NRIC No. (New & Old)/Passport No. / No. KP (Baru & Lama)/Paspot: _____ **Date of Birth** / Tarikh Lahir: _____

Residency Status / Status Kediaman: ☐ **Bumiputera** ☐ **Non-Bumiputera** / Bukan Bumiputera ☐ **Resident** / Residen ☐ **Non-Resident** / Bukan Residen

Marital Status / Taraf Perkahwinan: ☐ **Single** / Bujang ☐ **Married** / Berkahwin ☐ **Others** / Lain-lain: _____

Nationality / Warganegara: ☐ **Malaysian** / Malaysia ☐ **Foreigner** / Warga asing, **Country of Origin/Birth** / Negara Asal/Kelahiran: _____

No. of Dependant(s) / Bil. Tanggungan: _____ **Age of Dependant(s)** / Umur Tanggungan: _____

Malaysian Taxpayer Identification Number (TIN) / Nombor Pembayar Cukai Malaysia: _____

Home Address / Alamat Rumah: ☐ **Owned** / Milik sendiri ☐ **Rented** / Sewa ☐ **Family** / Keluarga _____

_____ **Postcode** / Poskod: _____

Correspondence Address (please tick) / Alamat Surat-menyurat (sila tandakan): ☐ **Home Address** / Alamat Rumah ☐ **Business Address** / Alamat Perniagaan

Tel No. (H) / No. Tel(R): _____ **(H/P)** / (T/B): _____

E-mail address / Alamat e-mel: _____

Name & address of present employer or own business (if self-employed) / Nama & alamat majikan sekarang atau perniagaan sendiri (jika bekerja sendiri):

Company Name / Nama Syarikat: _____

Nature of Business / Jenis Perniagaan: _____

Business Address / Alamat Perniagaan: _____

_____ **Postcode** / Poskod: _____

Tel No.(O) / No. Tel(P): _____ **Occupation** / Pekerjaan: _____

Years with firm/in operation / Bilangan tahun di syarikat/beroperasi: _____

Qualification / Kelayakan: _____ **Year Completed** / Tahun Tamat Pelajaran: _____

☐ **Secondary & below** / Sek. Men. & ke bawah ☐ **Diploma** / Diploma ☐ **Degree** / Ijazah ☐ **Master** / Sarjana ☐ **Others** / Lain-lain: _____

Fluency in English or Malay / Kefasihan dalam Bahasa Inggeris atau Bahasa Melayu: ☐ **English** / Bahasa Inggeris ☐ **Malay** / Bahasa Melayu

☐ **Not fluent in English and Malay** / Tidak fasih dalam Bahasa Inggeris dan Bahasa Melayu

If current employment is less than 3 years, please state: / Jika pekerjaan sekarang kurang dari 3 tahun, sila nyatakan:

Previous occupation / Pekerjaan sebelum ini: _____ **Previous employer** / Majikan sebelum ini: _____

Years / Tahun: _____ **Other income** / Pendapatan lain: _____ **Source** / Sumber: _____

Do you have any long-term (> 12 months) medical condition(s)? Adakah anda mempunyai sebarang keadaan perubatan jangka panjang (> 12 bulan)?

☐ **Hearing** / Pendengaran ☐ **Visual** / Penglihatan ☐ **Speech** / Pertuturan ☐ **Physical** / Fizikal ☐ **Neurodivergent** / Neurodivergen ☐ **None** / Tiada

2a. PARTICULARS OF SPOUSE (IF MARRIED) / BUTIR-BUTIR SUAMI/ISTERI (JIKA BERKAHWIN)

Full name of Applicant / Nama Penuh Pemohon: _____

IC No. (New & Old)/Passport No. / No. KP (Baru & Lama)/Paspot: _____ **Date of Birth** / Tarikh Lahir: _____

Residency Status / Status Kediaman: ☐ **Bumiputera** ☐ **Non-Bumiputera** / Bukan Bumiputera ☐ **Resident** / Residen ☐ **Non-Resident** / Bukan Residen

Nationality / Warganegara: ☐ **Malaysian** / Malaysia ☐ **Foreigner** / Warga asing, **Country of Origin/Birth** / Negara Asal/Kelahiran: _____

Malaysian Taxpayer Identification Number (TIN) / Nombor Pembayar Cukai Malaysia: _____

Name & address of present employer or own business (if self-employed) / Nama & alamat majikan sekarang atau perniagaan sendiri (jika bekerja sendiri):

Company Name / Nama Syarikat: _____ **Nature of Business** / Jenis Perniagaan: _____

Business Address / Alamat Perniagaan: _____

_____ **Postcode** / Poskod: _____

Tel No. (H) / No. Tel (R): _____ **(H/P)** / (T/B): _____

E-mail address / Alamat e-mel: _____ **Occupation** / Pekerjaan: _____

Years with firm/in operation / Bilangan tahun di syarikat/beroperasi: _____

Qualification / Kelayakan: _____ **Year Completed** / Tahun Tamat Pelajaran: _____

☐ **Secondary & below** / Sek. Men. & ke bawah ☐ **Diploma** / Diploma ☐ **Degree** / Ijazah ☐ **Master** / Sarjana ☐ **Others** / Lain-lain: _____

2b. NEXT OF KIN (Not residing the same address) / SAUDARA TERDEKAT (Tidak menetap di alamat yang sama)

Name / Nama:	(1)	(2)
Relationship / Perhubungan:		
Address / Alamat:		
Tel No. / No. Tel:	(H/P) (H)	(H/P) (H)

3. ASSETS / ASET						
Fixed Deposit (RM) Simpanan Tetap (RM)	Savings A/C (RM) Akaun Simpanan (RM)	EPF (A/C No. 2) (RM) KWSP (No A/k 2) (RM)	Quoted Shares (RM) Syer Disebuttharga (RM)	Unit Trust (RM) Amanah Saham (RM)		
Real Estate / Hartanah						
Type of Property Jenis Hartanah	Location Lokasi	Purchase Price (RM) Harga Belian (RM)	Year of Purchase Tahun Dibeli	Rental (RM) Sewa (RM)	Open Market Value Nilai Pasaran Terbuka	Charged (Y/N) Dicaj (Y/T)

4. LIABILITIES / LIABILITI			
Type of Facility Jenis Kemudahan	Financial Institution & Branch Institusi Kewangan & Cawangan	Monthly Instalment (RM) Bayaran Ansuran Bulanan (RM)	Balance Outstanding (RM) Baki Hutang (RM)
Housing/Mortgage/Overdraft/Shop Pinjaman Perumahan/Overdraf/Kedai	1.		
	2.		
	3.		
Car & Registration No. / Kereta & No. Pendaftaran	1.		
	2.		
Personal / Peribadi	1.		
	2.		
Credit Card / Kad Kredit	1.		
	2.		
	3.		
Others / Lain-lain	1.		
	2.		

Please declare whether applicant and/or spouse is acting as a guarantor. If yes, please state amount & etc. / Sila nyatakan sama ada pemohon dan/atau suami/isteri merupakan penjamin. Jika ya, sila nyatakan jumlah dll. ☐ Yes/Ya ☐ No/Tidak

Particulars of Guarantee / Butir-butir Jaminan: _____

Have you ever had bankruptcy or legal proceedings taken against you relating to any financial matters? / Pernahkah tindakan bankrap atau undang-undang berkaitan hal-hal kewangan diambil ke atas anda? ☐ No/Tidak ☐ Yes- Please give details / Ya – Sila beri penjelasan _____

Do you regularly use banking/insurance applications or e-Wallets to perform financial transactions? / Adakah anda kerap menggunakan aplikasi perbankan/insurans atau e-Dompot untuk melakukan transaksi kewangan? ☐ Yes/Ya ☐ No/Tidak

5. MONTHLY GENERAL EXPENSES / PERBELANJAAN AM BULANAN			
List / Senarai	RM	List / Senarai	RM
Food & Groceries Makanan & Barang Runcit		Transport/Car (petrol, insurance, maintenance) Pengangkutan/Kereta (petrol, insurans, penyelenggaraan)	
Electricity/Water Elektrik/Air		Fire/Life insurance premium Insurans Premium Kebakaran/Nyawa	
Yearly Assessment/Quit Rent Taksiran/Cukai Tanah Tahunan		Telephone/HP/Internet Telefon/T.Bimbit/Internet	
House and/ Shop Maintenance/Maintenance Fee Penyelenggaraan Rumah dan/ Kedai/Yuran Penyelenggaraan		Clothing/Healthcare Pakaian/Penjagaan Kesihatan	
School/Tuition Fees (if any) Yuran Sekolah/Tuisyen (jika ada)		Others (pls specify) / Lain-lain (sila nyatakan):	

6. PARTICULARS OF LOAN REQUESTED / BUTIR-BUTIR PINJAMAN YANG DIMINTA	
Loan Amount / Jumlah Pinjaman: RM _____	Repayment Period / Tempoh Pembayaran: _____
☐ Fixed Rate Loan / Skim Kadar Tetap _____	☐ Tiered Fixed Rate Loan / Skim Kadar Berbilang Tetap _____
Package Type / Jenis Pakej: ☐ Zero Moving Cost / Tanpa Kos Pemindahan ☐ Non-Zero Moving Cost (Fees paid by applicant) / Dengan Kos Pemindahan (Yuran yang dibayar oleh pemohon)	
MRTA Premium Financed / MRTA Premium dibiayai: ☐ Yes/Ya ☐ No/Tidak	
Purpose / Tujuan: ☐ Purchase / Pembelian ☐ Refinancing / Pembiayaan Semula	
If refinancing from other financial institutions / Jika membiayai semula dari institusi kewangan lain:	
Original Loan Amount / Jumlah Pinjaman Asal: RM _____	Monthly Repayment / Bayaran Bulanan: RM _____
Present Outstanding / Jumlah Baki: RM _____	Financial Institution / Institusi kewangan: _____
Have your loan application been declined by AIA Bhd. or any financial institution during the past 6 months? / Pernahkah permohonan pinjaman anda ditolak oleh AIA Bhd. atau mana-mana Institusi Kewangan dalam masa 6 bulan yang lepas? ☐ Yes/Ya ☐ No/Tidak	

7. FOR PURCHASE/REFINANCING OF PROPERTY / UNTUK MEMBELI/MEMBIAYAI SEMULA HARTANAH

Purchase Price / Harga Belian: RM _____ Year / Tahun: _____ Registered Owner(s) / Pemilik: _____

Is the applicant(s) related to the vendor(s)? / Adakah pemohon mempunyai tali perhubungan dengan penjual?

☐ Yes/Ya ☐ No/Tidak If yes, state the relationship / Jika ya, nyatakan perhubungan: _____

How is the downpayment for purchase funded? / Bayaran pendahuluan untuk pembelian diperolehi dari mana?

☐ Savings / Simpanan ☐ EPF withdrawal / Pengeluaran KWSP ☐ Others / Lain-lain: _____**8. PARTICULAR OF PROPERTY / BUTIR-BUTIR HARTANAH**

Location/Address / Lokasi/Alamat: _____

Type of Property / Jenis Hartanah: _____

☐ Residence / Rumah Kediaman ☐ Business use / Kegunaan perniagaan

Please provide property owner(s) details if differs from applicant(s) / Sila berikan butiran pemilik hartanah jika berbeza daripada pemohon:

Name / Nama: _____

IC No. (New & Old)/Passport No. / No. KP (Baru & Lama)/Pasport: _____

Tel. No. & email address / No. Tel & alamat e-mel: _____

For own occupation / Untuk didiami pemilik: ☐ Yes/Ya ☐ No/TidakHas the Individual Title been issued? / Sudahkah Hak Milik Individu dikeluarkan? ☐ Yes/Sudah ☐ No/BelumIs there restriction in interest on the Master Title (ie. consent to sell, transfer, charge from State Authority is required) / Adakah terdapat sebarang halangan terhadap Hak Milik Induk (ie kebenaran untuk menjual, memindah, caj daripada Pihak Berkuasa Tempatan diperlukan): ☐ Yes/Ya ☐ No/Tidak

Land Area / Keluasan Tanah: _____ Built-up Area / Keluasan Bina Siap: _____

☐ Freehold / Milik Bebas ☐ Leasehold, Date of expiry / Pegangan Berjangka, Tarikh luput: _____ Age of Property / Usia Hartanah: _____Completed with Certificate of Completion and Compliance / Siap dengan Sijil Penyiapan dan Pematuhan: ☐ Yes/Ya ☐ No/TidakRenovated / Ubahsuai: ☐ Yes/Ya ☐ No/Tidak Estimated Costs / Anggaran: RM _____

Details of Renovation/Butir-butir Ubahsuai: _____

Is it located at T-junction, near oxidation pond, near telecommunication towers, highway, hillslope or any negative factors you would like to disclose?
/ Adakah ia terletak di persimpangan-T, berhampiran kolam pengoksidaan, berhampiran Menara telekomunikasi, lebuh raya, cerun bukit atau sebarang faktor negatif yang harus dinyatakan? ☐ Yes/Ya ☐ No/Tidak If yes, please state / Jika ya, sila nyatakan: _____

First Home Purchase? / Pembelian Rumah Pertama? ☐ Yes/Ya ☐ No/Tidak If yes, please tick (✓) in the following box where applicable / Jika ya, sila tandakan (✓) kotak bawah yang berkenaan:

☐ I/We hereby confirm that my/our total monthly household income is less than or equal to RM5,000 / Saya/Kami dengan ini mengesahkan bahawa jumlah pendapatan isi rumah bulanan saya/kami adalah kurang daripada atau sama dengan RM5,000.

☐ The property price is less than or equal to RM300,000 / Harga hartanah adalah kurang daripada atau sama dengan RM300,000.

If both of the above are applicable to you, you must complete the RUMAHKU online financial education module provided by AKPK at <https://power.akpk.org.my/> and provide the certificate of completion upon loan application submission / Jika kedua-dua perkara di atas berkenaan kepada anda, anda mesti melengkapkan modul pendidikan kewangan RUMAHKU dalam talian yang disediakan oleh AKPK di <https://power.akpk.org.my/> dan menyerahkan sijil siap semasa mengemukakan permohonan pinjaman.

9. APPLICANT'S DECLARATION / PENGAKUAN PEMOHON

- 1) I/We confirm that the information given is true and correct and authorize you or your representative/agent to obtain information from any source regarding this application. / Saya/Kami mengesahkan bahawa maklumat yang diberi adalah tepat dan benar dan membenarkan anda atau wakil/agen anda untuk mendapatkan maklumat dari sebarang sumber berkenaan dengan permohonan ini.
- 2) I/We hereby irrevocable authorized AIA Bhd. to verify the information or documents including but not limited to my/our income statement, employment details and bank statements furnished by me/us with the issuer of the information or documents, including but not limited to my/our employer, business partners, suppliers, clients, corporate bodies, banker, credit rating agencies and next of kin. / Saya/Kami dengan muktamad memberi kuasa kepada AIA Bhd. untuk mengesahkan maklumat atau dokumen termasuk tetapi tidak terhad kepada penyata pendapatan saya/kami, butir-butir pekerjaan dan penyata bank yang diberikan oleh saya/kami dengan penerbit maklumat atau dokumen, termasuk tetapi tidak terhad kepada majikan saya/kami, rakan perniagaan, pembekal, pelanggan, badan-badan korporat, pihak bank, agensi penarafan kredit dan para waris saya/kami.
- 3) I/We understand AIA Bhd. reserves the right to reject the application at its sole discretion without stating any reason. This application and supporting documents will remain the property of AIA Bhd. regardless of whether the application is approved. / Saya/Kami memahami bahawa AIA Bhd. berhak menolak permohonan ini mengikut budi bicaranya tanpa memberi sebarang alasan. Permohonan ini dan segala dokumen yang dilampirkan akan menjadi hak milik AIA Bhd. tidak kira sama ada pinjaman diluluskan atau tidak.
- 4) I/We authorize AIA Bhd. to contact the next of kin/agent in the event of default/late payment. / Saya/Kami membenarkan AIA Bhd. menghubungi saudara terdekat/agen jika berlaku kegagalan/kelewatan pembayaran.
- 5) I/We are aware that it is advisable to protect the total loan amount with an AIA Bhd. or AIA PUBLIC Takaful Bhd. Life Policy/AIA Bhd. MRTA including the houseowner/commercial fire insurance. / Saya/Kami menyedari kepentingan melindungi jumlah pinjaman dengan polisi nyawa AIA Bhd. or AIA PUBLIC Takaful Bhd./MRTA AIA Bhd. serta polisi insurans pemilik rumah/kebakaran komersial.
- 6) I/We undertake to submit all documentation as required by AIA Bhd. failing which the loan will be repriced at the prescribed rate as applicable at the time of receipt of full documentation by AIA Bhd. / Saya/Kami akan menyerahkan semua dokumen yang diperlukan oleh AIA Bhd., kegagalan berbuat demikian akan menyebabkan pinjaman akan diberikan pada kadar yang dinyatakan pada waktu penerimaan dokumen lengkap oleh AIA Bhd.

- 7) **I/We understand and agree that any personal information collected or held by the Company (whether contained in this application or otherwise obtained) may be held, used, and disclosed by the Company to individuals/organization related to and associated with the Company or any selected third party (within or outside of Malaysia) for the purpose of processing this application and providing subsequent service for this and other financial products and service and to communicate with me/us for such purposes. I/We understand that I/we have a right to obtain access to and to request correction of any personal information held by the Company concerning me/us. Such request can be made to any of the Company's Customer Service Centre.** / Saya/Kami faham dan bersetuju bahawa sebarang maklumat peribadi yang dikumpulkan atau dipegang oleh Syarikat (sama ada terkandung dalam permohonan ini atau diperolehi dengan cara lain) boleh dipegang, digunakan, dan diberikan oleh Syarikat kepada individu/organisasi yang berhubung dan berkaitan dengan syarikat atau mana-mana pihak ketiga yang dipilih (di dalam atau di luar Malaysia) bagi tujuan memproses permohonan ini dan memberikan khidmat seterusnya untuk produk dan khidmat kewangan yang lain dan untuk berkomunikasi dengan saya/kami untuk tujuan seperti itu. Saya/Kami faham bahawa saya/kami berhak memperoleh akses kepada, dan memohon pembetulan sebarang maklumat peribadi yang dipegang oleh Syarikat berkaitan dengan saya/kami. Permohonan seperti itu boleh dibuat di mana-mana Pusat Khidmat Pelanggan Syarikat.
- 8) **To receive information regarding exclusive promotions and offers from AIA Bhd., please tick below** / Untuk menerima maklumat mengenai promosi dan tawaran eksklusif dari AIA Bhd., sila tandakan di bawah:
- ☐ **I/We agree that any personal information collected or held by the Company (whether contained in this application or otherwise obtained) may be disclosed by the Company to any selected third party for the purposes of cross marketing, direct marketing, and data matching, and to communicate with me/us for such purposes. I/We understand that I/we have a right to obtain access to and to request correction of any personal information held by the Company concerning me/us. Such request can be made to any of the Company's Customer Service Centre.** / Saya/Kami bersetuju bahawa sebarang maklumat peribadi yang dikumpulkan atau dipegang oleh Syarikat (sama ada terkandung dalam permohonan ini atau diperolehi dengan cara lain) boleh diberikan oleh Syarikat kepada mana-mana pihak ketiga yang dipilih bagi tujuan pemasaran silang, pemasaran langsung, dan pamedanan data dan untuk berkomunikasi dengan saya/kami untuk tujuan tersebut. Saya/Kami faham bahawa saya/kami berhak memperoleh akses kepada, dan memohon pembetulan sebarang maklumat peribadi yang dipegang oleh Syarikat berkaitan dengan saya/kami. Permohonan seperti itu boleh dibuat di mana-mana Pusat Khidmat Pelanggan Syarikat.
- 9) **I/We confirm that I am/we are not a Director of AIA Bhd., a member of the management team of AIA Bhd. having authority and responsibility in the planning, directing, and/or controlling of activities and/or employee of AIA Bhd. involved in the appraising, approving or reviewing of financing facilities or controlling of shareholders ("Specified Person"). I/We also confirm that I am/we are not related to a Specified Person and no Specified Person is acting as my/our guarantor for this loan. If I/we become a Specified Person, become related to a Specified Person or if a Specified Person becomes my/our guarantor for this loan, I/we agree to notify AIA Bhd. of the change in my status, and where applicable, the name and my/our relationship with the Specified Person, when I/we become aware of such relationship.** / Saya/Kami mengesahkan bahawa saya/kami bukan Pengarah AIA Bhd., ahli pengurusan AIA Bhd. yang mempunyai kuasa dan tanggungjawab dalam perancangan, mengarahkan, dan/atau mengawal aktiviti dan/atau pekerja AIA Bhd. yang terlibat dalam menilai, meluluskan atau mengkaji semula kemudahan pembiayaan atau pengawalan pemegang saham ("Orang Yang Ditentukan"). Saya/Kami juga mengesahkan bahawa saya/kami tidak ada kaitan dengan Orang Yang Tertentu dan tiada Orang Khusus yang bertindak sebagai penjamin saya/kami untuk pinjaman ini. Sekiranya saya/kami menjadi Orang Yang Ditentukan, menjadi berkaitan dengan Orang Yang Ditentukan atau jika Orang Yang Ditentukan menjadi penjamin saya/kami untuk pinjaman ini, saya/kami bersetuju untuk memberitahu AIA Bhd. tentang perubahan dalam status saya, dan jika berkenaan, nama dan hubungan saya/kami dengan Orang yang Ditentukan, apabila saya/kami sedar hubungan sedemikian.
- 10) **I/We hereby confirm that I/we have been given a copy of the Product Disclosure Sheet by my/our agent and I/we have fully understood the contents of the Product Disclosure Sheet as explained to me/us by my/our agent.** / Saya/Kami dengan ini mengesahkan bahawa saya/kami telah ditunjukkan salinan Pendedahan Produk oleh ejen saya/kami dan saya/kami telah memahami sepenuhnya kandungan-kandungan salinan Pendedahan Produk seperti yang telah diterangkan kepada saya/kami oleh ejen saya/kami.
- 11) **I/We agree, consent and authorize any credit reporting agencies registered under the Credit Reporting Agencies Act 2010 ("CRA") to process and disclose any of my/our credit information (as defined in the CRA) in the records of the credit reporting agencies and to access, process and disclose any of my/our credit information in the records of the Credit Bureau, Bank Negara Malaysia which includes Central Credit Reference Information System (CCRIS) to AIA Bhd. for the purposes of processing or considering my/our application/additional application for AIA Bhd.'s products or services including but not limited to credit evaluation, credit reviews, credit monitoring and debt recovery processes. Where AIA Bhd. requires any such processing to be further processed by any of its processing centre located outside Malaysia, I/we hereby give my/our consent to AIA Bhd. to disclose my/our credit information obtained from the credit reporting agencies to such locations outside Malaysia.** / Saya/Kami bersetuju, membenarkan dan memberi kuasa kepada mana-mana agensi pelaporan kredit yang didaftarkan di bawah Akta Agensi Pelaporan Kredit 2010 ("CRA") untuk memproses dan mendedahkan mana-mana maklumat kredit saya/kami (sebagaimana ditakrifkan dalam CRA) dalam rekod pelaporan kredit agensi-agensi dan untuk mengakses, memproses dan mendedahkan mana-mana maklumat kredit saya/kami dalam rekod Biro Kredit, Bank Negara Malaysia yang merangkumi Sistem Maklumat Rujukan Kredit Pusat (CCRIS) kepada AIA Bhd. untuk tujuan pemprosesan atau pertimbangan permohonan/permohonan tambahan saya/kami untuk produk atau perkhidmatan AIA Bhd. termasuk tetapi tidak terhad kepada penilaian kredit, ulasan kredit, pemantauan kredit dan proses pemulihan hutang. Sekiranya AIA Bhd. menghendaki apa-apa pemprosesan sedemikian diproses selanjutnya oleh mana-mana pusat pemprosesannya yang terletak di luar Malaysia, saya/kami dengan ini memberikan persetujuan saya/kami kepada AIA Bhd. untuk mendedahkan maklumat kredit saya/kami yang diperolehi daripada agensi pelaporan kredit ke lokasi-lokasi di luar Malaysia.

First Applicant's Signature / Tandatangan Pemohon yang Pertama
Date / Tarikh:

Second Applicant's Signature / Tandatangan Pemohon yang Kedua
Date / Tarikh:

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your housing loan/home financing.

Other customers have read this PDS and found it helpful, **you should read it too.**



AIA Bhd.

[Company No.:200701032867 (790895-D)]

Date:

1. What is AIA Tiered Fixed Rate Home Loan?

AIA Tiered Fixed Rate Home Loan is a tiered fixed rate housing loan/home financing that offers you reassurance by locking in the housing loan/home financing at a tiered fixed rate. Monthly instalments are fixed at their respective tier(s) throughout the entirety of their loan tenure to optimize financial planning. For added flexibility, any additional payments made by you will shorten the loan tenure and therefore reducing the total amount that is to be paid. Please note that this housing loan/home financing is calculated on a daily rest basis, and you are offering your property as a security for this loan.

2. Know Your Obligations

For this housing loan/home financing, **as an illustration**:

- Your loan amount: **RM350,000.00**
- Your monthly instalment: RM1,447.00 for the first twenty-four (24) months, RM1,576.00 for the subsequent twenty-four (24) months, and thereafter RM1,734.00 monthly until full and final settlement.
- Your loan tenure: **35 years**.
- Interest rate: **3.50% p.a. (per annum)** daily rests for the first 24 months, **4.15% p.a. (per annum)** daily rests for the subsequent 24 months, thereafter **4.95% p.a. (per annum)** daily rests for the remaining tenure until full and final settlement.
- Effective interest rate: **4.64% p.a. (per annum)**.

In **total** you will pay **RM717,600.00** at the end of 35 years.

It is your responsibility to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly instalment timely and in full for **35 years** or until full and final settlement. Speak to us if you wish to settle your loan earlier.



Ensure you can afford to **pay a higher instalment** when the next tier rate commences.



Contact us immediately, if you are unable to pay your monthly instalment.

i. Fees and Charges

You will have to pay the following fees and charges:

- Stamp Duty: As per the Stamp Act 1949 (Revised 1989) (including amendments currently in force).
- Legal Fee(s): As per the scale provided in the Solicitors' Remuneration Order (including amendments in force).
- Disbursement Fee(s): Including but not limited to registration fee(s), search fee(s), government tax and any other taxes or levies as per the scale fees that is charged by the respective authorities and/or legal firms.
- Valuation fee(s): As per the Seventh Schedule (Rule 48) of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia (including amendments in force).
- Processing fee: Waived.

Note: By opting in for the Zero Moving Cost Package, all applicable fees and charges listed above will be borne by AIA.

ii. Cancellation Fees and Expenses

If you choose to terminate, withdraw or abort the loan **AFTER** your acceptance of the Letter of Offer you will have to:

- Reimburse AIA for all costs, charges and fees including administration fees and disbursements incurred for the approval and preparation of all loan documentation and the carrying out of any property valuation; and
- You will also have to pay an additional cancellation fee amounting to 3% of the approved total loan amount.

iii. Miscellaneous Charges

NO.	ITEM	FEES AND CHARGES
(i)	Request for redemption statement	RM50.00 per request
(ii)	Request for stopping payment / replacement of cheque	RM10.00 per request
(iii)	Request for photocopies of loan or legal documents	RM20.00 per document
(iv)	Request for confirmation letter for EPF withdrawal(s)	RM20.00 per request
(v)	Request for additional copy of loan statement (hardcopy): - First time request - Subsequent request	RM2.00 (per month, per request) RM10.00 (per month, per request)
(vi)	Request for pricing variation	RM40.00

The fees and charges stated above are subject to revision from time to time and are subject to applicable taxes imposed by the Government of Malaysia at the prevailing rate. For the latest applicable fees and charges, please consult us directly.

3. Know Your Risks

What happens if you fail to pay your monthly instalments?

1. Late payment penalty of 1% p.a. (per annum) will be charged on the amount outstanding to AIA, causing you to **pay more in total** due to late payment charges and compounding of interest accrued on the loan.
2. If you fail to **pay three (3) monthly instalments consecutively**, we may **increase the financing rate** by changing the prevailing and prescribed interest rate to the applicable default interest rate.
3. We have the right, with fourteen (14) calendar days prior written notice, **to terminate the loan granted to you** if there are any changes in your creditworthiness and/or your ability to service the loan and/or to comply with your obligations on the agreed terms and conditions governing this loan.
4. We may **foreclose** your property and/or **take legal action** against you.
5. Your **credit score** may be affected, leading to credit facilities being more difficult or expensive to procure for you.
6. The monthly instalment and total paid amount **may vary and shall be subject to a recalculation** if your monthly instalment is not paid on time.

4. Other Key Terms

- Lock-in period: **three (3) years** (Non-Zero Moving Cost Package) or **five (5) years** (Zero Moving Cost Package), from the date of first drawdown of all or any part of the loan.
- Early termination / settlement fee: a fee of **0.62% p.a. (per annum)** of the total approved loan amount shall be imposed on and borne by the borrower if the borrower redeems or settles the Facility within the Lock-In Period. The prepayment fees imposed shall be calculated and chargeable based on the total number of Lock-In Period years, as illustrated in this formula:
$$[\text{Total Approved Loan Amount} \times 0.62\% \times \text{Total Number of Lock-In Period Years} = \text{Prepayment Fee}]$$
- If you opt in for the Zero Moving Cost Package, you will be required to reimburse AIA for all fees, costs, and expenses incurred by AIA in connection with the loan. This includes, but is not limited to, valuation fees, stamp duties, disbursement charges, and legal costs on a solicitor-client basis. Reimbursement will apply if the loan is redeemed or fully settled within five (5) years from the date of the first drawdown of all or any part of the loan. This is in addition to any prepayment fees chargeable by AIA under the applicable terms and conditions. These charges will be waived upon completion of five (5) years from the date of the first drawdown of all or any part of the loan.
- The procurement of a Life policy and/or Mortgage Reducing Term Assurance (MRTA) is recommended. The coverage provided by the Life policy and/or MRTA (as applicable) will take effect when the insurance company receives the full premium (including any loading or excess to the original premium).
- A houseowner or fire insurance policy on the property to be charged is required.
- For non-landed properties, a copy of the master fire policy with AIA Bhd. endorsed as a mortgagee / charge / assignee must be forwarded to AIA on a yearly basis.
- It is of utmost importance that you inform us in writing of any change to your address and/or contact numbers. This is to ensure any future correspondences reach you in a timely manner and are sent to the correct address as any notification under your loan agreement will be deemed sufficiently served if sent to your last known address.
- You may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at:
Level 5 & 6, Menara Aras Raya
No. 11, Jalan Raja Laut, 50350 Kuala Lumpur
Tel.: 03-26167766 Website: <https://www.akpk.org.my/contact-us>
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia, BNMLINK at:
4th Floor, Podium Bangunan AICB
No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel.: 1300 88 5465 BNMLink: <https://www.bnm.gov.my/BNMLINK>

If you have any questions or require assistance on your housing loan/home financing, you can:



Call us at:

1300 88 1899



Visit us at:

Website: <https://www.aia.com.my>



Email us at:

my.loan@aia.com

Disclaimer: Whilst every care and utmost diligence have been taken in compiling the figures and information in this Product Disclosure Sheet, please refer to the Letter of Offer and the Loan Agreement for the finalised loan details and applicable terms and conditions.

Valid as of 22 Dec 2025 (Ver. Jan 2026)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your commercial property loan/shop financing.



AIA Bhd.

Other customers have read this PDS and found it helpful, **you should read it too.** [Company No.:200701032867 (790895-D)]

Date:

1. What is AIA Tiered Fixed Rate Shop Loan?

AIA Tiered Fixed Rate Shop Loan is a tiered fixed rate commercial property loan/shop financing that offers you reassurance by locking in the commercial property loan/shop financing at a tiered fixed rate. Monthly instalments are fixed at their respective tier(s) throughout the entirety of their loan tenure to optimize financial planning. For added flexibility, any additional payments made by you will shorten the loan tenure and therefore reducing the total amount that is to be paid. Please note that this commercial property loan/shop financing is calculated on a daily rest basis, and you are offering your property as a security for this loan.

2. Know Your Obligations

For this commercial property loan/shop financing, **as an illustration:**

- Your loan amount: **RM350,000.00**
 - Your monthly instalment: RM1,753.00 for the first twenty-four (24) months, RM1,904.00 for the subsequent twenty-four (24) months, and thereafter RM2,062.00 monthly until full and final settlement.
 - Your loan tenure: **30 years**.
 - Interest rate: **4.40% p.a. (per annum)** daily rests for the first 24 months, **5.15% p.a. (per annum)** daily rests for the subsequent 24 months, thereafter **5.95% p.a. (per annum)** daily rests for the remaining tenure until full and final settlement.
 - Effective interest rate: **5.50% p.a. (per annum)**.
- In **total** you will pay **RM731,112.00** at the end of 30 years.

It is your responsibility to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly instalment timely and in full for **30 years** or until full and final settlement. Speak to us if you wish to settle your loan earlier.



Ensure you can afford to **pay a higher instalment** when the next tier rate commences.



Contact us immediately, if you are unable to pay your monthly instalment.

i. Fees and Charges

You will have to pay the following fees and charges:

- Stamp Duty: As per the Stamp Act 1949 (Revised 1989) (including amendments currently in force).
- Legal Fee(s): As per the scale provided in the Solicitors' Remuneration Order (including amendments in force).
- Disbursement Fee(s): Including but not limited to registration fee(s), search fee(s), government tax and any other taxes or levies as per the scale fees that is charged by the respective authorities and/or legal firms.
- Valuation fee(s): As per the Seventh Schedule (Rule 48) of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia (including amendments in force).
- Processing fee: Waived.

Note: By opting in for the Zero Moving Cost Package, all applicable fees and charges listed above will be borne by AIA.

ii. Cancellation Fees and Expenses

If you choose to terminate, withdraw or abort the loan **AFTER** your acceptance of the Letter of Offer you will have to:

- Reimburse AIA for all costs, charges and fees including administration fees and disbursements incurred for the approval and preparation of all loan documentation and the carrying out of any property valuation; and
- You will also have to pay an additional cancellation fee amounting to 3% of the approved total loan amount.

iii. Miscellaneous Charges

NO.	ITEM	FEES AND CHARGES
(i)	Request for redemption statement	RM50.00 per request
(ii)	Request for stopping payment / replacement of cheque	RM10.00 per request
(iii)	Request for photocopies of loan or legal documents	RM20.00 per document
(iv)	Request for confirmation letter for EPF withdrawal(s)	RM20.00 per request
(v)	Request for additional copy of loan statement (hardcopy): - First time request - Subsequent request	RM2.00 (per month, per request) RM10.00 (per month, per request)
(vi)	Request for pricing variation	RM40.00

The fees and charges stated above are subject to revision from time to time and are subject to applicable taxes imposed by the Government of Malaysia at the prevailing rate. For the latest applicable fees and charges, please consult us directly.

3. Know Your Risks

What happens if you fail to pay your monthly instalments?

1. Late payment penalty of 1% p.a. (per annum) will be charged on the amount outstanding to AIA, causing you to **pay more in total** due to late payment charges and compounding of interest accrued on the loan.
2. If you fail to **pay three (3) monthly instalments consecutively**, we may **increase the financing rate** by changing the prevailing and prescribed interest rate to the applicable default interest rate.
3. We have the right, with fourteen (14) calendar days prior written notice, **to terminate the loan granted to you** if there are any changes in your creditworthiness and/or your ability to service the loan and/or to comply with your obligations on the agreed terms and conditions governing this loan.
4. We may **foreclose** your property and/or **take legal action** against you.
5. Your **credit score** may be affected, leading to credit facilities being more difficult or expensive to procure for you.
6. The monthly instalment and total paid amount **may vary and shall be subject to a recalculation** if your monthly instalment is not paid on time.

4. Other Key Terms

- Lock-in period: **three (3) years** (Non-Zero Moving Cost Package) or **five (5) years** (Zero Moving Cost Package), from the date of first drawdown of all or any part of the loan.
- Early termination / settlement fee: a fee of **0.62% p.a. (per annum)** of the total approved loan amount shall be imposed on and borne by the borrower if the borrower redeems or settles the Facility within the Lock-In Period. The prepayment fees imposed shall be calculated and chargeable based on the total number of Lock-In Period years, as illustrated in this formula:
[Total Approved Loan Amount x 0.62% x Total Number of Lock-In Period Years = Prepayment Fee]
- If you opt in for the Zero Moving Cost Package, you will be required to reimburse AIA for all fees, costs, and expenses incurred by AIA in connection with the loan. This includes, but is not limited to, valuation fees, stamp duties, disbursement charges, and legal costs on a solicitor--client basis. Reimbursement will apply if the loan is redeemed or fully settled within five (5) years from the date of the first drawdown of all or any part of the loan. This is in addition to any prepayment fees chargeable by AIA under the applicable terms and conditions. These charges will be waived upon completion of five (5) years from the date of the first drawdown of all or any part of the loan.
- The procurement of a Life policy and/or Mortgage Reducing Term Assurance (MRTA) is recommended. The coverage provided by the Life policy and/or MRTA (as applicable) will take effect when the insurance company receives the full premium (including any loading or excess to the original premium).
- A comprehensive commercial fire insurance policy on the property to be charged is required.
- For non-landed properties, a copy of the master fire policy with AIA Bhd. endorsed as a mortgagee / chargee / assignee must be forwarded to AIA on a yearly basis.
- It is of utmost importance that you inform us in writing of any change to your address and/or contact numbers. This is to ensure any future correspondences reach you in a timely manner and are sent to the correct address as any notification under your loan agreement will be deemed sufficiently served if sent to your last known address.
- You may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at:
Level 5 & 6, Menara Aras Raya
No. 11, Jalan Raja Laut, 50350 Kuala Lumpur
Tel.: 03-26167766 Website: <https://www.akpk.org.my/contact-us>
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia, BNMLINK at:
4th Floor, Podium Bangunan AICB
No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel.: 1300 88 5465 BNMLink: <https://www.bnm.gov.my/BNMLINK>

If you have any questions or require assistance on your commercial property loan/shop financing, you can:



Call us at:
1300 88 1899



Visit us at:
Website: <https://www.aia.com.my>



Email us at:
my.loan@aia.com

Disclaimer: Whilst every care and utmost diligence have been taken in compiling the figures and information in this Product Disclosure Sheet, please refer to the Letter of Offer and the Loan Agreement for the finalised loan details and applicable terms and conditions.

Valid as of 22 Dec 2025 (Ver. Jan 2026)