

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take the Maybank Islamic HouzKEY. Be sure to also read the general terms and conditions in the Lease Agreement. Seek clarification from your institution if you do not understand any part of this document or the general terms.

Product : HouzKEY

Date : February 2018



1. What is HouzKEY?

This is an alternative method of home financing by way of a lease agreement (“Lease Agreement”) based on the Islamic concept of *Ijarah* (lease) that includes an option to purchase (via cash or mortgage) after servicing 12 months rental.

The minimum tenure is 5 years, and maximum of 30 years or applicant reaching age of 70, whichever is earlier.

2. What is the applicable Shariah Contract?

This product is based on the Shariah contract of *Ijarah Muntahiyah Bi Tamlik*, which is a lease contract that ends with ownership.

It allows the applicant as the lessee to acquire the property from the Maybank Islamic Berhad (“Bank”) as the owner of a property (“Property”) by exercising his option to purchase at a pre-agreed purchase price or the ownership of the Property to be transferred to the applicant at the end of the tenure by the Bank after fulfilling terms and conditions.

3. What is the eligibility criteria to apply for HouzKEY?

- a) Malaysian citizen.
- b) At the time of application, the applicant’s and guarantor(s)’ (if applicable) age must be between 18 to 65 years.
- c) The guarantor(s) can be up to 3 individuals and must be from the applicant’s immediate family members (i.e. spouse, parents, siblings, and children).
- d) The minimum combined household gross income (applicant and guarantors) **MUST BE** RM5,000 and above.
- e) The Primary applicant **MUST NOT** have more than one (1) home financing at the point of application.

4. How do I apply?

- a) Visit the www.maybank2own.com (“m2own portal”) and browse through the properties available;
- b) Choose a property and fill up the application form in the portal;
- c) Upload the following documents required for applicant and guarantor (if any);
 - i. Photocopy of Identity Card (IC); and
 - ii. Latest 3 month salary slips; and
 - iii. Latest EPF Statement; and
 - iv. BE Form(for salaried) or B Form (for self-employed); or
 - v. Any other supporting income documents i.e. 2 years EA form for non-contractual bonus, or employment confirmation letter on fixed bonus, or 6-months bank statement or commission/variable allowance/overtime/service points vouchers, or 3-months pension statement, or copy of ASB book or Tabung Haji reflecting customer’s name and latest balance, or copy of Fixed Deposit certificate, or valid Tenancy agreement not less than 6 months from expiry date, together with previous SPA or title to depicts the ownership, or latest SSM search (for Self-Employed).
- d) Both applicant & guarantors (if any) to tick the Agree button to determine the acceptance of Terms and Conditions specified in the m2own portal.

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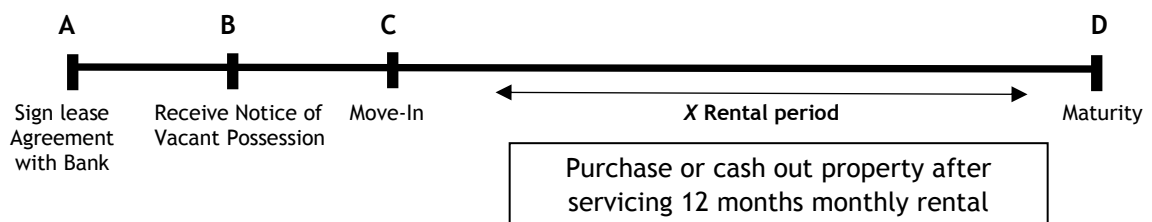
5. What are the unique value propositions of HouzKEY?

- a. Minimal Upfront cost :
 - i. Refundable security deposit of three (3) months rental; and
 - ii. Incidental costs* incurred for the property is not required to be paid upfront as it is included in the monthly rental payment.
- b. Purchase price of the property will be pre-determined and agreed upfront subject to changes in Islamic Base Rate.
- c. The applicant can include up to three (3) guarantors to strengthen the applicant's eligibility.
- d. Flat rental payment up to 5 years prior to the incremental increase in rental amount of 2% from Year 6 onwards.
- e. Applicant's Right under HouzKEY Lease Agreement:
 - i. The applicant may choose to continue renting with the Bank until the maximum rental tenure where the property shall be sold to the applicant at the nominal fee of RM1 at the end of rental tenure.
 - ii. The applicant can opt to cash out, purchase via cash or secure a mortgage facility at the purchase price reflected in the schedule of the Lease Agreement ("Purchase Price Schedule") after minimum 12 months rental period.
 - iii. The applicant can also terminate the Lease Agreement after the minimum period of 5 years rental without any other further obligation. However, if applicant chooses to terminate earlier, applicant is obliged to pay the remaining outstanding from the first 5 years rental.
 - iv. The applicant can appoint a nominee to continue with the Lease Agreement in the event of death of the applicant.
- f. Rental relief of 6 months in the event of total permanent disablement or deceased of the applicant, subject to the Bank's discretion.

*Incidental costs are the transaction cost for acquisition of property (e.g. legal fee, stamp duty, etc.).

6. What is applicant's Journey under HouzKEY?

The below diagram depicts the end to end cycle for an applicant in their path of home ownership through HouzKEY product. There are key obligations both financial and non-financial throughout the cycle that the applicant will need to abide to ensure that their legal rights to the option to purchase remain intact at all times:



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Point A: Applicant Acceptance

Bank will inform the applicant on their successful application to undertake HouzKEY and provide instructions for applicant to proceed in securing their HouzKEY product and property chosen. Applicant and guarantor(s) (where applicable) is required to:

- a) Execute the Lease Agreement, guarantee agreement (for guarantor where applicable) and pay security deposit, processing fee and all other miscellaneous charges (if any)
- b) The applicant is required to open a Maybank's savings or current account if he/she doesn't have an existing Maybank current/savings account for debiting payment;
- c) The Bank shall have the sole right to determine whether the conditions precedent (CP)* are met failing which the Bank is entitled to terminate the Lease Agreement within 3 months from the Lease Agreement date; and

* Note:

- i. The Bank receive vacant possession (VP) together with the certificate of completion and compliance (CCC);
- ii. Duly executed and stamped Lease Agreement;
- iii. Consent to lease approval from the State Authority; and
- iv. Other consent or Bank's internal clearance where applicable.

Failing which the Bank has the right to terminate the Lease Agreement and applicant will be notified by the Bank in writing.

- d) The applicant to furnish any necessary documents requested by the Bank within 14 days from the date of receiving a written request from the Bank.

Point B: Notice of Vacant Possession ("VP Notice")

The Bank will notify the Applicant via a VP Notice upon receiving confirmation from the Developer/Seller that the Property is in order for handover (i.e. CCC is obtained). Applicant is required to:

- a) take possession of the Property within *fourteen (14) days* of VP Notice issued from the Bank;
- b) make payment for VP charges such as quit rent, assessment fee, maintenance fee, utilities registration and fire takaful where applicable;

Point C: Move in Period

Applicant will be provided the move-in checklist for their final inspection to confirm the Property is fit for occupation. Should the applicant fail to accept the VP and keys to the Property within the given period, the Bank shall be entitled to deem that the applicant has accepted the VP of the Property on the *fifteenth (15) day* from the date of the VP Notice (Deemed VP Date).

The lease commencement date ("Lease Commencement Date") shall be the day on which the VP is actually delivered to the applicant or the Deemed VP Date, whichever is earlier. The due date of the first billing is dependent on the Lease Commencement Date as tabled below:-

Lease Commencement Date	Due Date of First Billing	Eg. Lease Commencement Date	Eg. Due date of First Billing
1 st - 14 th of the Month	22 nd of the same month	7 th October 2017	22 nd October 2017
15 th - end of Month	7 th of the following month	24 th October 2017	7 th November 2017

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During **X Rental Period**, the applicant is required to:

- a) promptly pay the monthly rental payment due on 22nd day of each calendar month via standing instruction;
- b) promptly pay all expenses and charges with respect to Property such as taxes, takaful, quit rent, maintenance fees, utilities, etc.;
- c) security deposit top up will be required after 5th year in view of the step-up in the rental amount after 5 years;
- d) liaise directly with developer in case of any defects to the Property; and
- e) ensure the Property is maintained in a clean, good and tenable condition, at a standard acceptable to the Bank at all times and inform the Bank on any rectification and remedial works done to the property to address defects or damages.

Options available to applicant during X Rental Period:

Option to Purchase

- a) Applicant may exercise the option to purchase the property at the corresponding price in the Purchase Price Schedule at that point in time after servicing 12 months monthly rental by way of a written notice to the Bank of which applicant to bear all cost associated with this option to purchase.
- b) Applicant to continue on a month-to-month rental if the title transfer process exceeds rental tenure.

Option to Cash Out

- a) Applicant may cash out the property after servicing 12 months monthly rental by way of written notice to the Bank, while a suitable third party purchaser has to be identified and applicant to bear all cost associated with this cash out option.
- b) Applicant to continue on a month-to-month rental if the title transfer process exceeds rental tenure.
- c) Applicant to determine the sale price of the property, of which the sale price net of the corresponding option purchase price (refer to Purchase Price Schedule) and any outstanding payments due to the Bank will be given to the applicant.

Failure to Exercise Option

If applicant fails to exercise any available options and the X Rental Period has lapsed:

- a) Applicant to redeliver a vacant possession of the Property to the Bank in a tenable condition failing which the applicant will be deemed to be over-staying on a month to month basis with payment due (applies after expiry of rental tenure). 7 days grace period is given by the Bank upon issuance of demand notice to vacate the Property.
- b) Any goods found to be in the Property 14 days after the expiry of the rental tenure will be assumed to be abandoned by the applicant, and necessary action will be taken by the Bank.

Point D: Maturity of Rental Tenure

Applicant will enjoy the ownership of Property from the Bank upon maturity of rental tenure at a nominal fee or RM1 subject to the following:

- a) Applicant provides written notice to the Bank via their own account in the m2own portal one (1) month prior to the expiry of X Rental Period for the transfer of title;
- b) There is no amount outstanding or due from the applicant to the Bank;
- c) The applicant has made the final rental payment for final month of the last rental tenure period as stated in the Lease Agreement;
- d) There being no event of default having occurred and subsisting;
- e) The applicant has delivered all the necessary documents for completion of obtaining State Authority's consent to transfer (if applicable); and
- f) Security deposit will be refunded net of all remaining outstanding due to the Bank.

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7. What are the fees and charges I have to pay?

Security Deposit	Three (3) months refundable rental to be maintained at all times with the Bank and shall be refunded to customer at termination of Lease Agreement, minus any outstanding obligations.
Stamp Duty for Lease/Tenancy Agreement*	As per First Schedule of item 22(1)(b) of Stamp Act and nominal stamp of RM 10.00 for lease agreement copy and tenancy agreement (renewal).
Perfection of Title and Lease* (applicable only for Property with Master Title- upon issuance of Individual Title)	Legal fee as per Solicitor's Remuneration (Amendment) Order (SRAO) 2017 & Disbursement Fees including stamp duty and searches & registration payable to respective authorities as well as to solicitors
Letter of Option to Purchase	RM 53.00, inclusive of 6% GST
Late Payment Charges	1% per annum before the end of tenure or the prevailing daily overnight Interbank Islamic Money Market (IIMM) rate upon termination, on the rental amount in arrears or any other amount as approved by Bank Negara Malaysia (BNM), accrued from the late payment period, effective from date of the moving in. The amount of late payment charges shall not be further compounded.
Property maintenance costs & expenses	Utilities bills, fire takaful, payment of taxes and outgoings such as quit rent, assessment fee, maintenance fee and other payments associated to the Property during tenancy (where applicable).

*Stamp duty and legal fees for perfection of Title and Lease will be categorised as incidental costs that is to be paid on deferred terms and shall be included in monthly rental calculation.

8. What is the comparison between HouzKEY, Mortgage and Renting?

A. What is the difference between HouzKEY, mortgage and renting structures?

The main differences between HouzKEY, mortgage and renting structures are outlined below:

	Mortgage	HouzKEY	Renting
Structure / Ownership of Property	Outright purchase of the property by the applicant with the title charged to the Bank as financing collateral.	Applicant rents the property with an undertaking by the Bank as owner to sell the property based on the pre-agreed price* or at a nominal fee or RM1 at end of tenure.	Landlord is the owner of the property with obligation to rent out the property to the tenant according to the rental agreement. Landlord has the full discretion to sell the property as and when required.

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	Mortgage	HouzKEY	Renting
Opportunity for Wealth Creation	Property price appreciation is enjoyed by the applicant.	Property price appreciation is enjoyed by the applicant.	Property price appreciation is enjoyed by the landlord.
Tenure	Up to 30 years.	Minimum 5 years with renewal options up to 30 years.	Typically 2 years with option to renew. Landlord has the discretion to terminate the contract at any time.
Certainty on Payment Amount in Long Run	Payment over entire tenure is based on effective rate, pegged to Bank's base rate.	Payment over entire tenure is based on effective rate, pegged to Bank's base rate.	Certainty during tenure of contract only; Renewal of terms at market rate.
Upfront Cost	~15% of property price (10% downpayment + transactional cost (±5%).	Refundable security deposit of 3 months rental.	Security deposit** of 3 months rental.

*pre-agreed price is subject to any changes in the base rate and after servicing 12 months rental

** Security deposit indicated above is based on the average market offering

Below is the difference between rental amount under HouzKEY vs. instalment amount under Mortgage:-

Assumptions

Base Property Price RM500,000
% p.a.

Tenure 30 years

Step-up Rate (after 5th year) 2% p.a.

**only applicable for HouzKEY*

Year	HouzKEY	Mortgage	Year	HouzKEY	Mortgage
1	31,972	31,972	16	39,753	31,972
2	31,972	31,972	17	40,548	31,972
3	31,972	31,972	18	41,359	31,972
4	31,972	31,972	19	42,186	31,972
5	31,972	31,972	20	43,030	31,972
6	32,611	31,972	21	43,890	31,972
7	33,263	31,972	22	44,768	31,972
8	33,929	31,972	23	45,663	31,972
9	34,607	31,972	24	46,577	31,972
10	35,299	31,972	25	47,508	31,972
11	36,005	31,972	26	48,458	31,972
12	36,725	31,972	27	49,428	31,972
13	37,460	31,972	28	50,416	31,972
14	38,209	31,972	29	51,424	31,972
15	38,973	31,972	30	52,453	31,972

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Based on the table comparison in previous page, HouzKEY payment will be higher should the applicant choose to continue rental until maturity as compared to Mortgage. However, HouzKEY offer more cost savings for the first 5 years than mortgage as detailed in 8 (B) below.

In short, it is advisable for applicant to take HouzKEY as the short term solution with intention to move to mortgage for optimal payment.

B. Comparison between HouzKEY and Mortgage cash flow

Table 1: Comparison on the Potential Costs To Be Borne by Customer

	HouzKEY	Mortgage
Property Amount		
SPA Purchase Price	RM500,000	RM500,000
Financing Amount / Lease Value ¹	RM517,500	RM450,000
Initial Costs		
At Year 0:		
Deposit (10%)	N/A	RM50,000
Transactional Costs (Legal, Stamp Duty, etc) ²	N/A	RM17,500
Security Deposit (3 months rental)	RM8,192	N/A
Total Initial Cost per Customer	RM8,192	RM67,500
Initial Cost as a % of SPA Purchase Price	2%	14%
Total Payment for the first 5 years		
Monthly Rent/Installment	RM2,731	RM2,280
5 Years Accumulated Payments	RM163,848	RM136,805
Total Payments in 5 Years	<u>RM172,041</u>	<u>RM204,305</u>
Initial Savings Under HouzKEY	RM32,264	

Note: The above costs does not include any other expenses related to the individual properties such as quit rent, assessment fee, maintenance fee that would vary from one property to another.

¹Lease Value for HouzKEY includes transaction costs on the property value

²Transactional costs of 3.5% above is based on the average cost for individual title property

³Mortgage Profit Rate @ 4.50%.

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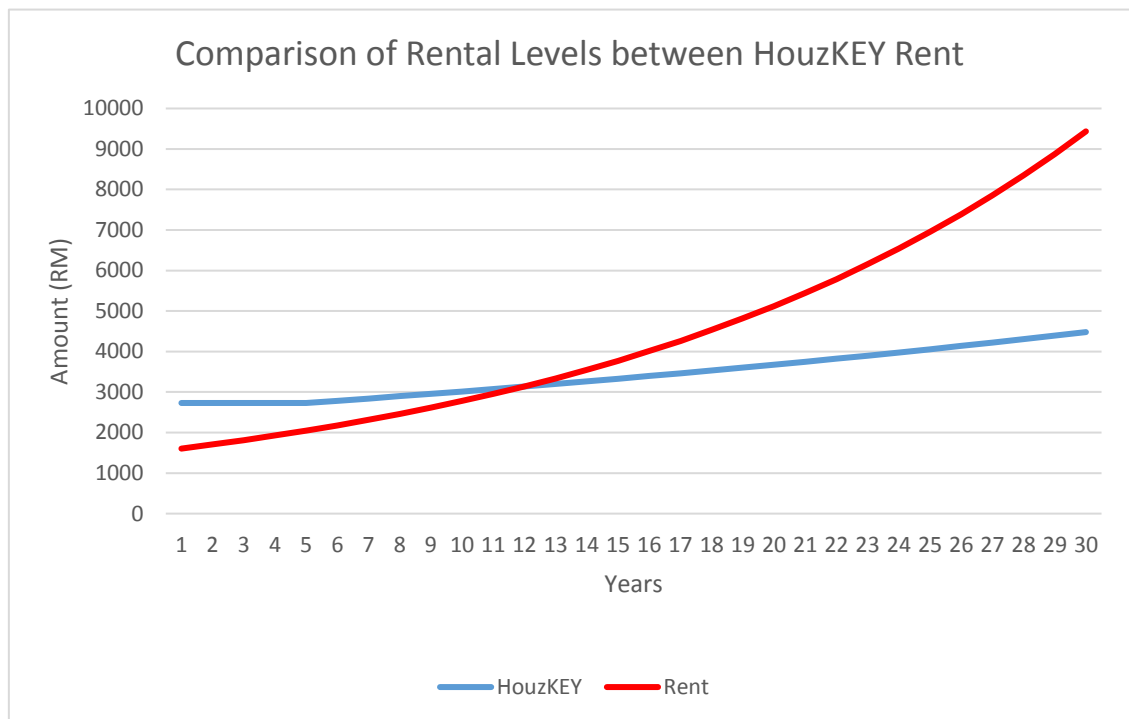
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C. Why should I consider HouzKEY instead of renting?

HouzKEY is structured for customers that are seriously considering to own a property in the near future. Key benefits of HouzKEY compared to rent are:

- a) The monthly rental payment for HouzKEY is set upfront for full tenure up to 30 years (based on each applicant's eligibility) as compared to rent that changes according to market rate. The average rental yield for Klang Valley in year 2016 (Source: National Property Information Centre, NAPIC)



Graph 1: Comparison of Rental Levels between HouzKEY and Rent over 30 Years

- b) The amount of cash flow required prior to the applicant being ready to move to mortgage under HouzKEY is much lesser as compared to rent. The illustration below assumes that the applicant will be ready to purchase after 5 years of renting.

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Table 2: Comparison of cash-flow between HouzKEY and Rent

	HouzKEY	Rent
Property Amount		
SPA Purchase Price/ Property Value at Day 1	500,000	500,000
Financing Amount (including transaction costs of 3.5%)	517,500	N/A
Initial Costs at Year 0:		
Security Deposit (3 months rental)	8,192	4,813
A. Total Initial Cost per Customer (RM)¹	8,192	4,813
Initial Cost as a % of SPA Purchase Price	2%	1%
B. Total rental payment over 5 years (RM)²	163,848	109,166
A+B	172,041	113,979
% of Market Price at Year 0	34%	23%
C. Exercise purchase in the 6th year (taking up mortgage at 90%)		
HouzKEY Option Purchase Price at Year 6	508,609	N/A
Market Value in the 6th year ³	678,635	678,635
Financing Amount under Mortgage (90%)	610,772	610,772
Downpayment Required (10%)	N/A	67,864
Cash surplus	102,163	N/A
NET CASH OUTFLOW PRIOR TO MIGRATION TO MORTGAGE	69,878	181,842

¹Based on the rates defined for HouzKEY and pure Rent as per footnote 2 and 3.

²HouzKEY monthly rental payment is flat for the first 5 years at RM2,731. As for pure rent, the rent rate will be at 3.85% p.a. based on property value (Source: National Property Information Centre, NAPIC).

³Assumed RM500,000 property value has appreciated based on 6.30% 5-Year CAGR.

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9. What if I fail to fulfil my obligations?

If the applicant begins to experience difficulties in meeting their monthly rental instalments, they are advised to contact the Bank immediately, so that the Bank can help to find a viable solution as early as possible. This will prevent the applicant from experiencing difficulties in the event that the applicant fails to fulfil their obligations. The consequences of failing to meet the monthly rental instalments include:-

Late Payment Charges (LPC)	<p>(a) Overdue Rental or any other payment: 1% p.a. on the rental amount in arrears or any other amount as approved by BNM, accrued from the late payment period, effective from date of moving in.</p> <p>(b) Upon Termination of Lease: prevailing daily overnight Interbank Islamic Money Market (IIMM) rate on outstanding rental due and payable or any other method approved by BNM from time to time.</p> <p>In the event of judgement is made, the LPC is calculated based on judgement sum and shall be payable from the judgment date to actual payment date.</p> <p><i>Note: The Late Payment Charges charged shall be accumulated, but not be further compounded.</i></p>
Set-Off the Security Deposit against Indebtedness	<p>The 3 months security deposit will be used to set off against the indebtedness. Any outstanding payments due and payable by applicant in maintaining the property and cost(s) associated to the damage of Property (if any) shall form part of indebtedness.</p>
Review and Termination of the Lease or Tenancy	<p>The Bank has the absolute right to review and terminate the lease or tenancy in the event there is any indication of the Property is being used for non-shariah compliant activities or upon occurrence of any other events of default as agreed in the Lease agreement.</p>
Recovery or Legal Action	<p>Legal action will be taken if the applicant fails to respond to reminder notices and letter of demand. The applicant's tenancy might be terminated and the applicant is no longer eligible to enter or stay in the house. The Bank shall take possession to re-rent or disposed to a third party. Any costs or damage caused during the eviction process will be borne by the applicant. Subsequently, the Bank has the right to commence recovery activities (including engaging third party debt collection agencies), distress order, writ seizure & sale and bankruptcy proceedings.</p> <p><i>Note: Legal action against the applicant may affect your credit rating leading to credit being more difficult or expensive.</i></p>

10. Do I need any insurance / takaful coverage?

The applicant shall take fire takaful to cover the Property on annual basis which is paid by the Bank and borne by applicant. It also advisable for the applicant to take the term takaful at own expenses to ensure the property can be purchased by the applicant in the event of death or total permanent disability.

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Date : February 2018



11. What are the major risks?

Applicant may be exposed to risks during their rental tenure which is outlined in the table below with recommended mitigation steps:

Risk	Mitigation
1. In the event of decease of the applicant, Property is still legally under the Bank's name and not under the applicant's lawful asset	Applicant can secure the property asset from this agreement for wealth creation by appointing a nominee at inception or any point within the rental tenure. Applicant can opt to take term takaful to cover the Property's purchase price and the Property will be given to the applicant's estate or nominee (if applicable).
2. Any unforeseen events occurs to the Property e.g. earthquakes, flood, etc.	Advisable to take additional takaful to cover any costs related to damages to the Property within the rental tenure.
3. Price of Property in the Purchase Price Schedule may be higher than market value at any point of rental tenure	Applicant may exercise their option to purchase or cash out when the Property market value is higher than property price in schedule.

Applicant should be aware that the Bank has the discretion to terminate the Lease Agreement if any of the following risk occurs:

- a) Any changes in law or policy which impacts this agreement;
- b) Agreement between Bank and developer/seller is terminated;
- c) Transfer of property from developer/seller to the Bank cannot be completed; or
- d) Relevant consent to lease is not obtained from the relevant authorities.

In this case, the Bank is to refund all monies (except processing fee) paid by the applicant where applicable, all documents furnished for purpose of this agreement to be returned to one another and applicant is to re-deliver the vacant possession of the Property to the Bank.

Action item:

Applicant is required to assess the risks that he/she will undertake for a HouzKEY facility and is advised to protect his/her interest via the recommended mitigations above or any other alternative options available to the applicant.

12. What do I need to do if there are changes to my contact details?

It is important that you inform us of the change in your contact details by updating your profile information in [My Account] at m2own portal (www.maybank2own.com) to ensure all correspondences will reach you in a timely manner.

13. Where can I get further information?

For further information on HouzKEY, please visit www.maybank2own.com.

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14. Where can I get assistance and redress?

Maybank Customer Care

Hotline : 1-300 88 6688 or 603-78443696(overseas)

Real Estate Ventures,
Group Global Banking,
9th Floor, Menara Maybank,
100 Jalan Tun Perak,
50050 Kuala Lumpur.

Alternatively, 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 and debt/financing restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mail
1001, Jalan Sultan Ismail,
50250 Kuala Lumpur
Tel: 1-800-22-2575
Email: enquiry@akpk.org.my

If you wish to complaint on the products or services provided by us, you may contact us at:

Customer Feedback Management
Level 28, Menara Maybank
100 Jalan Tun Perak,
50050 Kuala Lumpur
Hunting Line: 03-20748075
Email: cfm@maybank.com.my

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato'Onn, 50480 Kuala Lumpur
Tel: 1-300-88-5465
Fax: 03-21741515
Email: bnmtelelink@bnm.gov.my

15. Other Information & Disclaimer

The terms and conditions indicated in this Product Disclosure Sheet are tentative/indicative and not binding on the Bank. The final terms and conditions are as stipulated in the binding legal agreement between the applicant and the Bank for the HouzKEY.

IMPORTANT NOTE: THE BANK HAS THE RIGHT TO PROCEED WITH LEGAL ACTION AGAINST YOU SHOULD YOU FAIL YOUR MONTHLY RENTAL PAYMENTS & OTHER OBLIGATIONS

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Appendix: Paths to Home Ownership

The table below compares the various options available to Customer for home ownership:

- 1) **Rent** - Rental is based on market rent rate (simulated rent rate based on 4.00% average yield); Purchase price is based on market value (simulated market value is assumed at 5.00% p.a. (National Property Information Centre [NAPIC] data on residential property prices in Kuala Lumpur from 1999 to 2015, CAGR is 7.13% p.a.);
- 2) **HouzKEY** - Rental is benchmarked to home financing instalment amount and rental mechanism (with 2.00% annual step-up from 6th year onwards); Purchase price is pre-determined based on contract and is based on a discounted cash flow of outstanding rent;
- 3) **HouzKEY with migration to home financing at the end of Year 3** - Rental rate and purchase price is as per (2); migration to home financing is as per (4) with the exception of a shorter duration of 27 years; and
- 4) **Home Financing** - Home financing instalment is based on current home financing rate (simulated based on profit rate of 4.85% p.a.); Purchase price is based on outstanding home financing principal.

Year	Expected Property Market Price	Rent				HouzKEY				HouzKEY with migration to home financing					Home Financing				
		Rental Rate	Accumulated Payment (a)	Property Purchase (b)	Total Payment (c) = (a) + (b)	Rental Rate	Accumulated Payment (d)	Property Purchase (e)	Total Payment (f) = (d) + (e)	Rental Rate (g)	Mortgage Payment (h)	Accumulated Payment (i) = (g) + (h)	Property Purchase (j)	Total Payment (k) = (i) + (j)	Instalment (incl initial 10% down payment)	Accumulated Payment (l)	Property Purchase (m)	Total Payment (n) = (l) + (m)	
1	500,000	20,000	20,000	500,000	520,000	31,972	31,972	498,953	530,925	31,972		31,972			78,775	78,775	443,050	521,825	
2	525,000	21,000	41,000	525,000	566,000	31,972	63,943	497,841	561,785	31,972		63,943			28,775	107,549	435,764	543,313	
3	551,250	22,050	63,050	551,250	614,300	31,972	95,915	496,661	592,576	31,972		95,915			28,775	136,324	428,124	564,447	
4	578,813	23,153	86,203	578,813	665,015	31,972	127,887	495,407	623,294		33,381	129,296	487,368	616,664	28,775	165,098	420,113	585,212	
5	607,753	24,310	110,513	607,753	718,266	31,972	159,858	494,076	653,935		33,381	162,677	477,624	640,301	28,775	193,873	411,714	605,587	
6	638,141	25,526	136,038	638,141	774,179	32,611	192,470	492,024	684,493		33,381	196,058	467,408	663,466	28,775	222,647	402,908	625,555	
7	670,048	26,802	162,840	670,048	832,888	33,263	225,733	489,192	714,925		33,381	229,439	456,697	686,135	28,775	251,422	393,675	645,096	
8	703,550	28,142	190,982	703,550	894,532	33,929	259,662	485,519	745,181		33,381	262,820	445,465	708,285	28,775	280,196	383,993	664,189	
9	738,728	29,549	220,531	738,728	959,259	34,607	294,269	480,941	775,210		33,381	296,201	433,690	729,890	28,775	308,971	373,842	682,813	
10	775,664	31,027	251,558	775,664	1,027,222	35,299	329,568	475,388	804,956		33,381	329,582	421,343	750,924	28,775	337,745	363,199	700,944	
11	814,447	32,578	284,136	814,447	1,098,583	36,005	365,573	468,785	834,359		33,381	362,963	408,397	771,359	28,775	366,520	352,040	718,560	
12	855,170	34,207	318,343	855,170	1,173,512	36,725	402,299	461,054	863,353		33,381	396,344	394,823	791,167	28,775	395,294	340,339	735,634	
13	897,928	35,917	354,260	897,928	1,252,188	37,460	439,759	452,110	891,869		33,381	429,725	380,591	810,316	28,775	424,069	328,071	752,140	
14	942,825	37,713	391,973	942,825	1,334,797	38,209	477,968	441,864	919,832		33,381	463,106	365,669	828,774	28,775	452,843	315,208	768,051	
15	989,966	39,599	431,571	989,966	1,421,537	38,973	516,941	430,219	947,161		33,381	496,486	350,023	846,509	28,775	481,618	301,721	783,339	
16	1,039,464	41,579	473,150	1,039,464	1,512,614	39,753	556,694	417,075	973,769		33,381	529,867	333,618	863,485	28,775	510,392	287,580	797,972	
17	1,091,437	43,657	516,807	1,091,437	1,608,245	40,548	597,242	402,324	999,565		33,381	563,248	316,417	879,666	28,775	539,167	272,753	811,920	
18	1,146,009	45,840	562,648	1,146,009	1,708,657	41,359	638,601	385,848	1,024,449		33,381	596,629	298,383	895,012	28,775	567,941	257,207	825,149	
19	1,203,310	48,132	610,780	1,203,310	1,814,090	42,186	680,787	367,527	1,048,313		33,381	630,010	279,473	909,484	28,775	596,716	240,907	837,623	
20	1,263,475	50,539	661,319	1,263,475	1,924,794	43,030	723,816	347,228	1,071,045		33,381	663,391	259,647	923,038	28,775	625,490	223,817	849,307	
21	1,326,649	53,066	714,385	1,326,649	2,041,034	43,890	767,707	324,814	1,092,521		33,381	696,772	238,859	935,631	28,775	654,265	205,897	860,162	
22	1,392,981	55,719	770,104	1,392,981	2,163,086	44,768	812,475	300,136	1,112,610		33,381	730,153	217,062	947,216	28,775	683,040	187,109	870,148	
23	1,462,630	58,505	828,610	1,462,630	2,291,240	45,663	858,138	273,035	1,131,174		33,381	763,534	194,209	957,743	28,775	711,814	167,409	879,223	
24	1,535,762	61,430	890,040	1,535,762	2,425,802	46,577	904,715	243,346	1,148,061		33,381	796,915	170,247	967,162	28,775	740,589	146,754	887,342	
25	1,612,550	64,502	954,542	1,612,550	2,567,092	47,508	952,223	210,888	1,163,111		33,381	830,296	145,123	975,419	28,775	769,363	125,097	894,460	
26	1,693,177	67,727	1,022,269	1,693,177	2,715,447	48,458	1,000,682	175,473	1,176,155		33,381	863,677	118,781	982,458	28,775	798,138	102,390	900,527	
27	1,777,836	71,113	1,093,383	1,777,836	2,871,219	49,428	1,050,109	136,899	1,187,008		33,381	897,058	91,161	988,219	28,775	826,912	78,581	905,493	
28	1,866,728	74,669	1,168,052	1,866,728	3,034,780	50,416	1,100,525	94,950	1,195,475		33,381	930,439	62,201	992,640	28,775	855,687	53,618	909,304	
29	1,960,065	78,403	1,246,454	1,960,065	3,206,519	51,424	1,151,950	49,398	1,201,347		33,381	963,820	31,837	995,657	28,775	884,461	27,444	911,905	
30	2,058,068	82,323	1,328,777	2,058,068	3,386,845	52,453	1,204,403	1	1,204,404		33,381	997,201	-	997,201	28,775	913,236	-	913,236	
TOTAL PAYMENT (RM)						1,328,777				1,204,403					997,201				913,236

Note:

- 1) The above illustration excludes transaction cost for acquisition of property (e.g. legal fee, stamp duty, etc)