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**Skim Saraan Bercagar Islamik (SSB-i)
Islamic Reverse Mortgage Financing Facility (Variable Rate)**

Date: _____

1. What is this product about?

Skim Saraan Bercagar Islamik (SSB-i) is an Islamic Reverse Mortgage Financing facility (Financing) which is a secured term financing that generates a steady monthly cash payout throughout their lifetime up to the age 120 years under Reverse Mortgage arrangement, for eligible homeowners, without sacrificing home ownership. The SSB-i Financing will supplement their retirement funds while allowing them to continue staying in their home without obligation to pay the SSB-i Financing during the facility tenure. Those eligible can use the monthly payouts amount for any purpose, whereas limited usage for one-time lumpsum payment such as medical-related expenses and other necessities to make their retirement years more comfortable.

Settlement of the SSB-i Financing is demanded upon demise of the homeowner or last homeowner (in the case of joint application), expiry of the facility tenure or occurrence of other termination or payment events, whichever occurs earlier. The settlement can be either redemption by the homeowner/estate or disposal of the house to third party. For disposal of the house by Reverse Mortgage Provider (RMP), the secured house will be put for sale in the open market through auction at the prevailing market value. Any residual balance from the sale that is used to settle outstanding financing amount will be channelled to the homeowner/estate.

Cagamas Berhad is the Reverse Mortgage Provider of the SSB-i Financing. Details on the SSB-i Product Features can be found at the website: <http://www.ssb.cagamas.com.my>

2. What is the Shariah concept applicable?

- SSB-i Financing is offered under the Shariah concept of Commodity Murabahah (cost plus sale) via Tawarruq arrangement, where identified Commodity is traded to create the financial obligation.
- The Tawarruq arrangement consists of two sale and purchase contracts involving the seller, purchaser and third party. The first sale, involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the asset from the first sale will sell the same asset to a third party for cash, on spot basis.
- The Commodity Murabahah via Tawarruq arrangement is as follows:
 - (a) The Reverse Mortgage Provider (RMP) purchases the Commodity from the Commodity Broker A at the Purchase Price (cost plus sale equivalent to the SSB-i Financing). In this arrangement, the purchase is performed by the RMP on its own capacity.
 - (b) RMP sells the Commodity to the customer(s) (via RMP acting as agent to the customer(s)) at the Deferred Sale Price (Purchase Price plus Total Profit based on Ceiling Profit Rate) where the payment from the customer(s) only upon demise, expiry of facility tenure or other termination or payment events, whichever occurs earlier.
 - (c) Subsequently, RMP (acting as agent to the customer(s)) sells the Commodity to the Commodity Broker B at a Selling Price for cash proceeds equivalent to the SSB-i Financing.
 - (d) RMP disburses the SSB-i Financing via monthly cash payout to the customer(s) throughout the facility tenure.
 - (e) Customer(s) charges/assigns the property as security for settlement of SSB-i Financing upon demise, expiry of facility tenure or other termination events, whichever occurs earlier.
- “Commodity” means any commodity acceptable to the RMP e.g. palm oil, plastic resin, rubber, cocoa beans, soy beans, timber and metal (excluding gold and silver) traded at any commodity trading platform approved by the RMP. The purchase and sale of the commodity are performed based on the customer(s)’s mandate, where RMP as the Purchase and Sale Agent trades the commodity as made available and provided by commodity providers subject to the RMP’s prevailing policies.
- For Commodity Murabahah trading purposes, the RMP shall at all times be customer(s) non-exclusive agent to undertake the required Commodity Murabahah transactions related to the SSB-i Financing.

3. What do I get from this product?

Illustration for SSB-i Financing at Variable Rate:

Islamic		
Age group/application		55 years old
Property value	RM	1,000,000.00
Facility Tenure (years)		65
Facility period (months)		780
Monthly Payout (fixed amount)	RM	1802
Ceiling Profit Rate (CPR) (p.a)		11 %
Age limit of the customer at the end of Facility Tenure		120 years old

A. One Time Facility Fee *	RM	17,500
B. Initial Expenses (if any)	RM	20,000
C. Total Monthly Payout	RM	1,405,536.60
D. Total amount disbursed (A+B+C)	RM	1,443,036.60
E. Total Profit Amount (CPR)	RM	10,317,711.69
F. Deferred Sale Price (D+E)	RM	11,760,748.29
G. Rebate Settlement (F-H)	RM	154,028.03
H. Murabahah Outstanding Amount (based on prevailing Effective Profit Rate of each month)	RM	11,606,720.26

*Note: 1.75% of property value

Note: Financing calculator will be made available in the RMP’s website for customer(s)’s reference. All calculations are estimations, based on indicative Ceiling Profit Rate and prevailing Effective Profit Rate.





- The approved SSB-i Financing amount will be higher than the current market value of the property charged, which is equivalent to the aggregated amount disbursed during the Facility Tenure plus the One Time Facility Fee and may include the one-time Lumpsum amount (optional) and Initial Expenses, if any, as shown below:

<i>Property Value/ Market Value</i>	: RM1,000,000.00
<i>Facility Tenure</i>	: 65 years (age of the customer 55 years at the point of submission)
<i>Monthly Payout</i>	: RM1802
<i>Total Monthly Payout</i>	: RM1,405, 536.60 (RM1802 per month x 65 years)
<i>One Time Facility Fee</i>	: RM17,500 (1.75% from the charged/assigned property's current market value)
<i>Lumpsum amount (optional)</i>	: Nil
<i>Initial Expenses (if any)</i>	: RM20,000 (indicative)
<i>Approved SSB-i Financing amount</i>	: RM 1,443,036.60 (Purchase Price of Commodity under Commodity Murabahah)

- The Lumpsum amount is an option to be elected by the customer(s), to fund the redemption sum to redeem the property from any existing security and/or fund the refurbishment of the property and/or medical expenses as approved by the RMP, that become the first disbursement under the SSB-i Financing.
- The Initial Expenses is added in the SSB-i Financing, if borne by the RMP, for the costs and expenses incurred such as property valuation, legal fee, stamp duty, fire and home takaful contribution of the charged/assigned property including any counselling, administrative, brokerage fee to third party, if any.
- One Time Facility Fee is charged and added to the SSB-i Financing, to cover the costs and expenses of RMP acting on behalf of the customer(s) in commodity trading transactions, representing in negotiations and dealings with third parties, providing advances for the Initial Expenses, management of the undisbursed amount of the SSB-i Financing through investment held in trust for the customer(s) and no recourse to the estate on the outstanding or the shortfall amount.
- The facility tenure is capped until the age of 120 years old, starting from the eligible age of the customer(s) at 55 years and above.

4. What is the basis for Profit Rate under SSB-i Financing?

- For SSB-i Financing which is based on sale-based contract, the profit computation is based on Ceiling Profit Rate (CPR) as the contracted profit under the Deferred Sale Price, whichever is higher during the offer and acceptance of the SSB-i Financing. The CPR provides the maximum capping for the total profit amount regardless the monthly variables of the Effective Profit Rate (EPR).
- The EPR is the variable rate which is the actual profit charged to the customer(s) on monthly basis that varies each month as predetermined by the RMP by referring to its cost of funds as well as other factors such as reference rate used in conventional in offering the reverse mortgage loan facility.
- Payment or settlement of SSB-i Financing is based on the Murabahah Outstanding Amount (based on Accumulated Disbursement Amount plus Accumulated Profit amount under EPR). Any difference between the CPR and EPR will be rebated or discounted by RMP upon early settlement.

<i>Purchase Price</i>	: RM 1,443,036.60 (Approved SSB-i Financing amount)
<i>Total Profit based on CPR</i>	: RM 10,317,711.69 (Purchase Price x CPR (11% -rounding figure) x Facility Tenure (65 years) /100)
<i>Deferred Sale Price</i>	: <u>RM11,760,748.29</u>
<i>Rebate Settlement Amount</i>	: RM154,028.03
<i>Murabahah Outstanding Amount</i>	: <u>RM11,606,720.26</u> (Deferred Sale Price – Rebate Settlement)

- In case the customer demise before the expiry of the facility tenure, Accumulated Profit amount is based on the prevailing EPR of the month as illustrated below:

Demise at Month 5:

<i>Approved SSB-i Financing amount</i>	: RM 1,443,036.60
<i>Deferred Sale Price (DSP)</i>	: RM11,760,748.29 (Approved SSB-i Financing amount + Total Profit under CPR)
<i>Accumulated Profit amount based on EPR</i>	: RM 863.18 (Accumulated Profit from Month 1- 5, prevailing EPR at Month 5 is 4.63%)
<i>Total Monthly Payout (TMP)</i>	: RM 46,509.85 (Total Disbursement amount as at Month 5)
<i>Deferred Profit under CPR</i>	: RM10,316,848.51
<i>Total Undisbursed Amount (TUA)</i>	: RM1,396,526.75
<i>Rebate Settlement Amount (RSA)</i>	: RM11,713,375.26
<i>Murabahah Outstanding Amount</i>	: <u>RM47,373.03</u> (DSP- RS) (i.e. Payment/Settlement at Month 5)

- Remaining undisbursed SSB-i Financing amount will not be released to the houseowner/estate and will be used under Rebate Settlement amount plus the Deferred Profit under CPR to set off against the Deferred Sale Price to become the Murabahah Outstanding Amount, i.e. the actual amount due or payable under the SSB-i Financing.
- The houseowner/estate has the right to redeem the property based on Murabahah Amount before RMP decides to sell the property in the open market through auction based on the prevailing market value of the property.





5. What would be the scenario if the property sold in the open market?

- RMP will appoint the property agent to assess the current market value before instructing to sell the charged/assigned property.
- The proceeds from the sale will be used by RMP to pay the Murabahah Outstanding Amount plus Expenses incurred in relation to the sale of the property.
- Any residual balance from the sale will go towards the houseowner/estate. If there is a shortfall due to termination upon demise of the houseowner, RMP will bear the loss with no recourse to the estate.

6. What is the different between SSB-i Financing and Conventional Reverse Mortgage loan?

Illustration for conventional reverse mortgage loan:

Conventional					
Age group/application		55 years old		A. One Time Recourse Waiver Fee *	RM 17,500
Property value	RM	1,000,000.00		B. Initial Expenses (if any)	RM 20,000
Expected Tenure (years)		65		C. Total Monthly Payout	RM 1,405,536.60
Expected period (months)		780		D. Total amount disbursed (A+B+C)	RM 1,443,036.60
Monthly Payout (fixed amount)	RM	1802		E. Total Interest Amount	RM 10,163,683.66
Conventional Fixed Rate (p.a)		5 %		F. Total Loan Amount (D+E)	RM <u>11,606,720.26</u>
Age limit of the borrower at the end of Expected Tenure		120 years old			

Note: 1.75% of property value

Note: Computation for conventional reverse mortgage loan is based on capitalized interest whereas SSB-i Financing is based on sale contract and the profit is deferred and accumulated based on the effective profit rate that varies each month plus the rebate and set off mechanism to derive the actual payment amount.

Referring to the assumption provided above, the total amount outstanding between the conventional reverse mortgage loan and SSB-i Financing will have the same effect based on the same monthly payout, expected tenure and termination events.

The only difference is that conventional reverse mortgage loan is not subject to facility tenure where the monthly payout will be disbursed throughout the lifetime. For SSB-i Financing, the disbursement is subject to facility tenure up to the age limit of 120 years. If the customer survives beyond the facility tenure, RMP based on its absolute discretion, will allow the customer to stay until demise with no payment of monthly payout and sale of the property will only happen upon demise of the customer.

7. What are my obligations?

Based on the assumption above:

- Total payment/settlement amount at the end of 65 years or facility tenure is RM11,606,720.26.
- You are required to pay the Initial Expenses if it is bear by RMP during the offer and acceptance of the SSB-i Financing.
- One Time Facility Fee as per stated in the Letter of Offer or the Facility Agreement will be included in the SSB-i Financing amount.
- In the event where the Commodity Murabahah contract has not yet commenced but the facility was cancelled due to customer's default, you are responsible to pay the initial costs and expenses incurred by RMP in a timely manner and shall be paid as specified in the Letter of Offer.
- The total payment based on Murabahah Outstanding Amount will vary upon changes in the EPR as illustrated above, however, the total payment will not exceed the Deferred Sale Price (under Commodity Murabahah) if to be made within the facility tenure that subject to rebate settlement.

Note: The below calculated based on assumption above, the EPR on specific year will be as follows:-

10 Years		20 Years		32 Years		46 Years		58 Years		65 Years	
Disbursement Period		Disbursement Period		Disbursement Period		Disbursement Period		Disbursement Period		Disbursement Period	
Disbursement Year	EPR Charged	Disbursement Year	EPR Charged	Disbursement Year	EPR Charged	Disbursement Year	EPR Charged	Disbursement Year	EPR Charged	Disbursement Year	EPR Charged
0	5.00%	10	3.49%	20	3.98%	34	5.18%	48	7.08%	59	9.28%
1	4.22%	11	3.52%	21	4.04%	36	5.40%	49	7.25%	60	9.52%
2	3.85%	12	3.55%	24	4.26%	38	5.64%	50	7.42%	61	9.77%
4	3.54%	14	3.64%	26	4.42%	40	5.89%	52	7.79%	62	10.03%
6	3.45%	16	3.74%	28	4.59%	42	6.16%	54	8.18%	63	10.29%
8	3.45%	18	3.85%	30	4.78%	44	6.45%	56	8.60%	64	10.57%
10	3.49%	20	3.98%	32	4.97%	46	6.75%	58	9.04%	65	10.85%

- All above are estimation are calculated based on Effective Profit Rate (EPR), NOT the Ceiling Profit Rate (CPR)
- The Monthly Payout amount is fixed even though the EPR is varied on monthly basis
- The 1st Monthly Payout will be inclusive the Lumpsum amount if the Lumpsum option is elected by the customer





- d) The Monthly Payout will be disbursed directly to your account (expect for Lumpsum amount) due to redemption of existing house financing) where you shall provide the account number and the relevant details of such account
- e) The 1st Profit Period applicable to the Disbursement shall be a period commencing from (and including) the applicable date of such Disbursement up to (and including) the last day of the calendar month in which such Disbursement is made, and each Profit Period thereafter shall commence on the day following the last day of the preceding Profit Period and end on the date falling on the last day of the same calendar month.

Date of Monthly Disbursement of Financing	Date of Commencement of Profit Period	Monthly Disbursement Amount	Effective Profit Rate* (EPR)	Commencement of Profit Amount based on Total Disbursement Amount	Accumulated Profit Amount (EPR)
e.g. 7 July 2022	1st Profit Period: Pro-rate basis 7 July 2022- 31 July 2022 (25 days)	e.g. RM37,500.00	5.00 %	RM37,500 x 5% x 1/12 x 25 days / 31 days in July 2022	RM126.01
Monthly Disbursement Onwards	Next Profit Period: Monthly basis 1 August 2022 – 31 August 2022	g. RM1,801.97	5.02 %**	(RM37,500 + RM1801.97 = RM39,301.97) x 5.02% /12 x 1 month	RM164.28 (RM126.01 + RM164.28 = RM290.29)

* **Note:** The imposition of Effective Profit Rates shall vary on monthly basis as prescribed in the payment/ disbursement schedule.

**Subject to decimal points

- Other obligations are: You are required to maintain fire and home takaful/insurance policy on yearly basis, punctually pay all quit rents, assessments, rates, taxes, service charges, maintenance fees and all other outgoings related to the property and permit RMP or its agents the right to inspect the property at all times.

8. What other charges do I have to pay?

Initial Expenses	Property valuation, fire and home takaful coverage of the property, legal fees such as solicitors fees for financing documentation, registration of charge, land search, bankruptcy search, taxes and any other charges charged by solicitors including any counselling, administrative, brokerage fee to third party, if any
One Time Facility Fee	Benchmark rate based on 1.75% from the charged/assigned property's current market value.
Commodity/Brokerage Fee	Applicable for Commodity Murabahah products only

Early termination of the SSB-i Financing

You have to pay the above costs inclusive of all other costs that has been incurred by the RMP (if any) in connection with the SSB-i Financing including the expenses incurred during the early termination process.

9. What if I fail to fulfil my obligations?

Should you fail to fulfil your obligation, the RMP is entitled to:

<ul style="list-style-type: none"> • Right to Grant any Time /Indulgence 	<p>If you are still surviving after the expiry of the facility tenure, you are allowed to stay in the charged/assigned property and RMP, at its absolute discretion will delay in commencing the disposal process.</p> <p>This right should not be operated as a waiver by RMP in claiming the outstanding amount or to preclude any right or remedy of its future exercise or the exercise of any other right or remedy, later.</p>
<ul style="list-style-type: none"> • Right to Set Off 	<p>In the event the actual disbursed amount is less than the approved SSB-i Financing amount, RMP has right to set off the Deferred Sale Price or any outstanding amount with RMP to provide the actual payment/settlement amount to be payable by you.</p>
<ul style="list-style-type: none"> • Right to Review and Terminate the SSB-i Financing facility 	<p>The RMP retains an absolute right to review and terminate the SSB-i Financing facility granted to you when occurs the payment events:</p> <ul style="list-style-type: none"> (i) The charged/assigned property is sold by the customer; (ii) The customer dies (or in case of joint application, the last surviving customer dies) or (iii) The RMP makes a Default Declaration upon occurrence of any events of default as agreed in terms and conditions of the SSB-i Financing facility documents.
<ul style="list-style-type: none"> • Right to Sell the Charged/Assigned Property 	<p>If you or your estate fail to respond to RMP's notices to settle the outstanding amount, your property will be subjected to disposal, and you will have to bear all costs and expenses incurred. The RMP has a right to engage third party or property agent for the disposal process.</p> <p>Note: No legal action against your estate to recover the outstanding amount or the shortfall amount after the disposal process.</p>

IMPORTANT NOTE:

RMP HAS THE RIGHT TO RECOVER THE SHORTFALL FROM YOU IF A DEFAULT DECLARATION IS MADE DURING THE FACILITY TENURE



10. What if I fully settle the financing before its expiry/maturity?

- There is no 'lock in period' for this SSB-i Financing facility, hence no early settlement fee will be charged. However, partial settlement is not allowed.
- You will need to pay the Murabahah Outstanding Amount, which is the accumulated disbursement amount, accumulated profit under EPR and any amount due and payable to RMP which is not added in the SSB-i Financing during the tenure.
- For Commodity Murabahah contract, the RMP shall exercise and grant Ibra' on the Deferred Sale Price based on the following events:
 - (a) upon early settlement/cancellation/termination due to demise of the customer(s) on or before the expiry of the facility tenure of SSB-i Financing;
 - (b) in the event the Effective Profit Rate is lower than the Ceiling Profit Rate; and
 - (c) if the actual initial expenses disbursed is less than the total Initial Expenses included in the SSB-i Financing
- For avoidance of doubt, it is hereby acknowledged and agreed that the rebates referred to herein shall not be construed in any manner whatsoever as cash rebate payable to the customer but shall be reflected as a reduction in the contracted profit element of the Deferred Sale Price. The rebate shall only be deemed granted upon receipt of the settlement/redemption sum as determined by the RMP based on the following formula:

Ibra' (rebate) = The difference, if any, between the Deferred Sale Price and the Murabahah Outstanding Amount or Equivalent to the Deferred Profit plus the Total Undisbursed Amount

Note:

- Murabahah Outstanding Amount = Accumulated Disbursement Amount plus the Accumulated Profit amount based on Effective Profit Rate (EPR).*
- Deferred Profit = Total Contracted Profit based on Ceiling Profit Rate (CPR) minus Accumulated Profit amount charged under EPR.*
- Total Contracted Profit based on CPR = Deferred Sale Price minus Purchase Price (or Selling Price or SSB-i Financing amount).*
- Total Undisbursed Amount = SSB-i Financing amount minus Accumulated Disbursement Amount*

11. Do I need a guarantor or collateral?

- No need for a guarantor since the property will be pledged to RMP as collateral.
- You are required to well-kept, make good all defects, repairs, and pay all the outgoing expenses of the property as being charged/assigned to RMP.

12. Do I need any Takaful/insurance coverage?

- The charged/assigned property must be protected by a Fire or Home Takaful/insurance coverage to be maintained throughout the facility tenure.
- For your convenience, the RMP will make available the Fire or Home Takaful coverage and pay the Fire/Home Takaful coverage on your behalf, where the initial cost incurred will be added in the SSB-i Financing and/or by deduction from your Monthly Payout for the yearly Fire/Home Takaful renewal, at your choice.
- The RMP will from time to time review the adequacy of the Fire or Home Takaful/insurance coverage in ensuring that the property is sufficiently covered. Differences in contribution, if any, shall be advised accordingly in the annual renewal notice.

Note:

If you opt to take Fire or Home Takaful/ insurance coverage other than the one offered by the RMP, you may do so, separately at your own cost. The RMP will NOT finance the cost incurred for the Fire or Home Takaful/insurance coverage into your SSB-i Financing or make deductions from the Monthly Payout. However, you will need to update the RMP on the renewal of the Fire/Home takaful/insurance on yearly basis.

13. What are the major risk?

- Since the SSB-i Financing facility is based on variable Effective Profit Rates (EPRs), the actual profit charged is varied on monthly basis and accumulated during the facility tenure. In circumstances where EPRs continues to increase, the actual profit amount will increase. You are advised to refer to the payment/disbursement schedule if to early settle the SSB-i Financing at the affordable EPRs.
(Note: For Commodity Murabahah contract, the Murabahah Outstanding Amount shall not exceed the Deferred Sale Price and will be the same amount only at the expiry of the facility tenure)
- You may use the property listed under your Wasiat (wills), however you need to advise your heirs properly and wisely as the property will be charged/assigned to RMP where there property will be sold for settlement of SSB-i Financing upon your demise or occurrence of the defaults event. If your heirs stay with you and when the action taken to sell the property, your heirs will need to move out from the property.
- In case of the sale due to your demise, you need to appoint your legal heirs/beneficiary(ies) to claim and receive excess amount, if any from the RMP rather than not claimed.
- Other risk is when you are unable to age in place or maintain the property due to medical/health conditions or moving into retirement village, you are required to call and discuss with RMP on the flexible arrangement to rent the property with the consent of RMP, in order to avoid early termination or declaration of event of defaults by RMP.





14. What should I do before taking the SSB-i Financing?

You need to meet up with Employee Provident Fund (EPF) to ascertain the eligibility and then make appointment with Agensi Kaunseling dan Pengurusan Kredit (AKPK), for financial counselling session.

You are also advised to nominate two (2) nominees to notify Cagamas of your death and to receive documents from Cagamas after your death. For Muslim, it is encouraged to draw up a Wasiat who thereafter will manage and distribute any excess amount to your beneficiaries based on the Wasiat, Hibah (gift) or the Faraid entitlements respectively.

15. Can I opt for physical delivery of the commodity, instead? What about the cost involved?

You may opt for physical delivery of the commodity subject to the RMP's terms and conditions. All costs associated with your instruction for physical delivery of the commodity, shall be borne by you.

16. Can I suggest a lawyer to RMP who is not listed on the RMP's panel lawyer?

Not recommended because the selected legal firm may not be familiar with the documentation requirements by the RMP and any difficulties in the preparation of documentation will cause delays in release of the monthly payout. However, you are free to engage any external solicitor to vet through the SSB-i Financing documents on your behalf.

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may inform us in writing or reach us via the following website: <http://www.ssb.cagamas.com.my>

18. Where can I get assistance and redress?

If you have issues in continuing the SSB-i Financing, you should contact us at the earliest possible to discuss further at:

Cagamas Berhad
Level 32, The Gardens North Tower, Mid Valley City,
Lingkaran Syed Putra,
59200 Kuala Lumpur
Tel: 03 2262 1800
Fax: 03 2282 9125
Email: ssb@cagamas.com.my

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 financial management, credit counselling and debt restructuring for individuals. You can contact AKPK at:

5th & 6th Floor,
Menara Bumiputra-Commerce
Jalan Raja Laut,
50350 Kuala Lumpur.
Tel: 1-800-22-2575
Email: enquirv@akpk.org.my

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

Operation Department
Skim Saraan Bercagar
Cagamas Berhad
Level 32, The Gardens North Tower, Mid Valley City,
Lingkaran Syed Putra,
59200 Kuala Lumpur
Tel: 03 2262 1800
Fax: 03 2282 9125
Email: ssb@cagamas.com.my

19. Where can I get further information?

Should you require additional information about this product, please refer to Cagamas Berhad or visit the website: <http://www.ssb.cagamas.com.my>

DISCLAIMER: The terms and conditions indicated in this Product Disclosure Sheet are tentative/indicative and not binding on the RMP. The final terms and conditions are as stipulated the Letter of Offer and SSB-i Financing documents after financing approval by RMP.



Note:

1. The above is for illustration purposes only. Profit and charges may vary and subject to the RMP's terms and conditions.
2. All information provided in this Product Disclosure Sheet is valid with effect from 30 September 2022.

Acknowledgment by the Customer(s),

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Name:
Identification Card No.:
Date:

