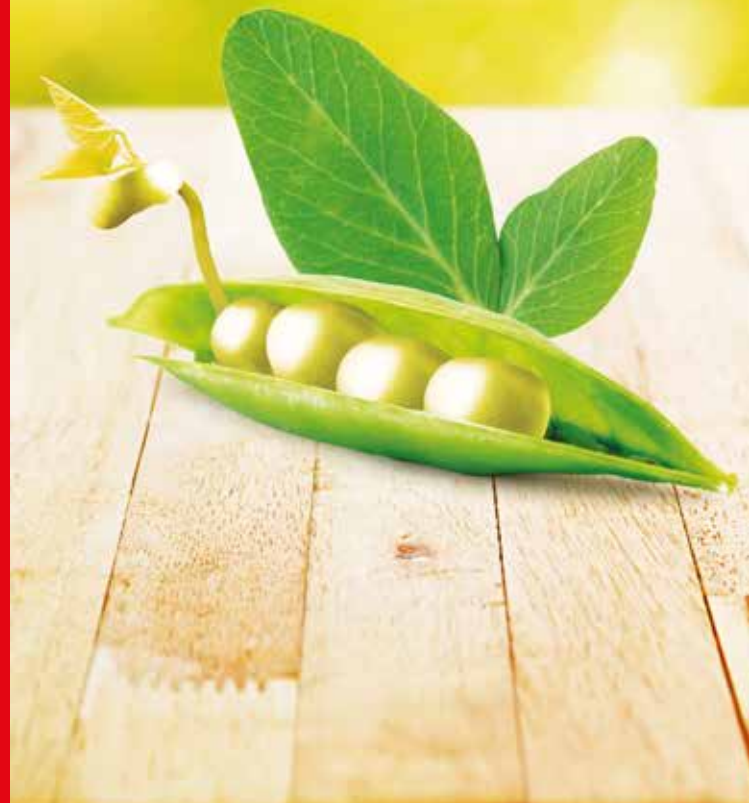


Term Loan – ASB

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future today**

Pinjaman Bertempoh – ASB

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Memperkenalkan Pinjaman Bertempoh - ASB

Siapa yang layak?

Anda boleh memohon untuk kemudahan ini sekiranya anda memenuhi kriteria berikut:

- Individu Bumiputera Malaysia
- Semua pelabur ASB yang layak di bawah garis panduan ASNB
- Berumur 18 tahun dan ke atas dengan bukti pendapatan

Bagaimana untuk memohon?

Kunjungi cawangan berdekatan anda dengan dokumen-dokumen berikut:

- Salinan Kad Pengenalan
- Salinan buku simpanan ASB (muka surat 1 & 2)
- Salinan slip gaji 3 bulan terkini (untuk pemohon bergaji) atau penyata pendapatan selama 6 bulan (untuk pemohon tidak bergaji)

Tertakluk pada terma dan syarat.

Lembaran Penyataan Produk boleh didapati di ambank.com.my/eng/product-disclosure-sheet

Untuk maklumat lanjut, sila rujuk kepada www.ambank.com.my

Melainkan dinyatakan sebaliknya, semua yuran atau caj yang dinyatakan di dalam dokumen ini adalah termasuk Cukai Barangan dan Perkhidmatan (CBP), jika berkenaan.

Introducing Term Loan - ASB

Who is eligible?

You may apply for this facility if you meet the following criteria:

- Malaysian Bumiputera Individuals
- All eligible ASB investors under ASNB guidelines
- Aged 18 years and above with evidence of income

How to apply?

Visit your nearest branch with the following documents:

- Photocopy of NRIC
- Photocopy of ASB passbook (1st & 2nd page)
- Photocopy of 3 months latest payslips (for salaried applicants) or 6 months income statements (for non-salaried applicants)

Terms and conditions apply.

Product Disclosure Sheet available at ambank.com.my/eng/product-disclosure-sheet

For more information, please refer to www.ambank.com.my

Unless stated otherwise, all fees or charges indicated in this document are inclusive of Goods & Services Tax (GST), where applicable.

Penafian:

Prospektus Induk tabung unit amanah ASNB bertarikh 30 Jun 2016 dan Prospektus Induk Tambahan Pertama bertarikh 15 November 2016 ("Prospektus"), telah didaftarkan dengan Suruhanjaya Sekuriti Malaysia. Sebelum melabur, pelabur dinasihatkan untuk membaca dan memahami kandungan Prospektus tersebut bersama Halaman Serlahan Produk yang boleh diperolehi di mana-mana cawangan dan ejen ASNB. Unit akan diterbitkan setelah penerimaan borang pendaftaran yang merujuk dan mengiringi Prospektus tersebut. Sebelum melabur, sila pertimbangkan yuran dan bayaran yang dikenakan. Harga unit dan pengagihan pendapatan, jika dibayar, mungkin turun atau naik. Pelaburan dalam unit amanah adalah tertakluk kepada risiko pelaburan dan lain-lain risiko am seperti yang terkandung di dalam Prospektus. Prestasi tabung masa lalu bukan jaminan prestasi masa hadapan.

Anda dinasihatkan agar membaca dan memahami kandungan Penyata Pendedahan Risiko Pembiayaan Pinjaman Unit Amanah sebelum membuat keputusan meminjam untuk membeli unit-unit.

Disclaimer:

The Master Prospectus of funds of ASNB dated 30 June 2016 and First Supplementary Master Prospectus dated 15 November 2016 ("Prospectus"), have been registered with the Securities Commission Malaysia. Before investing, investors are advised to read and understand the content of the Prospectus together with the Product Highlights Sheets which are available at any ASNB branches and agents. Units will be issued upon receipt of the registration form referred to and accompanying the Prospectus. Before investing, kindly consider the fees and charges involved. Unit prices and distribution payable, if any, may go down as well as up. Investors are also advised to consider the inherent risk of investing in the funds and other general risk as elaborated in the Prospectus. The past performance of a fund should not be taken as indicative of its future performance.

You are advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement prior deciding to borrow to purchase units.

JADUAL PEMBAYARAN BULANAN PINJAMAN BERTEMPOH - ASB MONTHLY REPAYMENT TABLE FOR TERM LOAN - ASB

Tempoh (tahun) Tenure (years)													
Amaun Pinjaman Loan Amount (RM)	5	6	7	8	9	10	11	12	13	14	15	16	17
10,000	191	163	143	129	117	108	101	95	89	85	81	78	75
20,000	381	325	286	257	234	216	201	189	178	169	162	155	149
30,000	571	488	429	385	350	323	301	283	267	254	242	233	224
40,000	761	650	572	513	467	431	401	377	356	338	323	310	298
50,000	951	813	714	641	584	538	501	471	445	423	404	387	373
60,000	1,141	975	857	769	700	646	601	565	534	507	484	465	447
70,000	1,331	1,138	1,000	897	817	753	701	659	622	592	565	542	522
80,000	1,521	1,300	1,143	1,025	934	861	802	753	711	676	646	619	596
90,000	1,711	1,463	1,285	1,153	1,050	968	902	847	800	760	726	697	671
100,000	1,901	1,625	1,428	1,281	1,167	1,076	1,002	941	889	845	807	774	745
110,000	2,091	1,787	1,571	1,409	1,283	1,183	1,102	1,035	978	929	888	851	820
120,000	2,282	1,950	1,714	1,537	1,400	1,291	1,202	1,129	1,067	1,014	968	929	894
130,000	2,472	2,112	1,856	1,665	1,517	1,398	1,302	1,223	1,155	1,098	1,049	1,006	969
140,000	2,662	2,275	1,999	1,793	1,633	1,506	1,402	1,317	1,244	1,183	1,130	1,084	1,043
150,000	2,852	2,437	2,142	1,921	1,750	1,614	1,503	1,411	1,333	1,267	1,210	1,161	1,118
160,000	3,042	2,600	2,285	2,049	1,867	1,721	1,603	1,505	1,422	1,352	1,291	1,238	1,192
170,000	3,232	2,762	2,427	2,177	1,983	1,829	1,703	1,599	1,511	1,436	1,372	1,316	1,267
180,000	3,422	2,925	2,570	2,305	2,100	1,936	1,803	1,693	1,600	1,520	1,452	1,393	1,341
190,000	3,612	3,087	2,713	2,433	2,216	2,044	1,903	1,787	1,688	1,605	1,533	1,470	1,416
200,000	3,802	3,249	2,856	2,561	2,333	2,151	2,003	1,881	1,777	1,689	1,614	1,548	1,490

Tempoh (tahun) Tenure (years)													
Amaun Pinjaman Loan Amount (RM)	18	19	20	21	22	23	24	25	26	27	28	29	30
10,000	72	70	68	66	65	63	62	61	60	59	58	57	56
20,000	144	140	136	132	129	126	123	121	119	117	115	113	112
30,000	216	210	203	198	193	189	185	181	178	175	172	169	167
40,000	288	279	271	264	257	252	246	241	237	233	229	226	223
50,000	360	349	339	330	322	314	308	302	296	291	286	282	278
60,000	432	419	406	396	386	377	369	362	355	349	344	338	334
70,000	504	488	474	462	450	440	431	422	414	407	401	395	389
80,000	576	558	542	527	514	503	492	482	473	465	458	451	445
90,000	648	628	609	593	579	565	553	542	533	523	515	507	500
100,000	720	697	677	659	643	628	615	603	592	582	572	564	556
110,000	792	767	745	725	707	691	676	663	651	640	629	620	611
120,000	864	837	812	791	771	754	738	723	710	698	687	676	667
130,000	936	906	880	857	836	816	799	783	769	756	744	733	722
140,000	1,008	976	948	923	900	879	861	844	828	814	801	789	778
150,000	1,080	1,046	1,015	988	964	942	922	904	887	872	858	845	833
160,000	1,151	1,115	1,083	1,054	1,028	1,005	983	964	946	930	915	902	889
170,000	1,223	1,185	1,151	1,120	1,092	1,068	1,045	1,024	1,005	988	972	958	945
180,000	1,295	1,255	1,218	1,186	1,157	1,130	1,106	1,084	1,065	1,046	1,030	1,014	1,000
190,000	1,367	1,324	1,286	1,252	1,221	1,193	1,168	1,145	1,124	1,104	1,087	1,071	1,056
200,000	1,439	1,394	1,354	1,318	1,285	1,256	1,229	1,205	1,183	1,163	1,144	1,127	1,111

Kadar Faedah Efektif = Kadar Asas + 1.50% setahun
Effective Interest Rate = Base Rate + 1.50% per annum