

## MD CAPITAL BERHAD (569925-U)

### PRODUCT DISCLOSURE SHEET – MD CAPITAL PERSONAL FINANCING

Kindly read and understand this Product Disclosure Sheet and the Terms and Conditions before you decide to take up MD Capital Personal Financing product

The following are the terms and conditions of MD CAPITAL BERHAD (Company No. 569925-U) (hereinafter referred to as “MDC”)’s MD Capital Personal Financing Facility (hereinafter referred to as “Loan”) which are supplemental to the Money lending Agreement (Unsecured Loan) dated (hereinafter referred to as “the Agreement”) entered into between MDC and you (hereinafter referred to as “the Terms and Conditions”). By accepting the Loan, you hereby agree to be bound by the Terms and Conditions and also acknowledge that you have read and understand the Terms and Conditions.

#### 1. General

- 1.1 The name provided by you below shall be the name stated in your National Registration Identity Card.
- 1.2 The purpose of the Loan is restricted to either personal or business use only.
- 1.3 No changes on the loan amount, tenure, installment amount and due date are allowed.
- 1.4 You must promptly notify MDC in writing of any changes in your employment or business address or home address.
- 1.5 If you intend to leave Malaysia for more than thirty (30) consecutive calendar days; you shall inform the same in writing to MDC.
- 1.6 That you understand and agree to the payment method explained to you.

#### 2. Payment of Installment

- 2.1 All payments must be made to MDC’s address as set out herein or to an address for the time being approved and/or notified by the MDC in writing whereby any payment made via posting shall be at your risk until the same is received by MDC at the approved address.
- 2.2 You must repay the Loan by monthly installments throughout the agreed tenure, or until the Loan and all the interest and other monies payable under the Loan have been fully repaid.
- 2.3 The monthly installments are payable even if you do not withdraw any of monies released to you under the Loan or if you do not withdraw any of the monies transmitted to you via the Bank account provided by you for purposes of release of the monies of the Loan.
- 2.4 If there are late payment incurred by you, MDC has the rights to contact you via your hand phone, house phone or office phone.
- 2.5 If you delay in making any of the installment payment(s) or if you are not able to pay the necessary installment(s); MDC has the right to add a guarantor in addition to the Agreement or terminate this contract without obligation to pay any damages to you.
- 2.6 If the installment amount due is not made by the agreed date, a late payment fee will be levied at 8% p.a. on amount in arrears, calculated from the overdue date till the date of settlement of the arrears amount.
- 2.7 In amplification and not in derogation of its rights under this terms and conditions, MDC shall have the right, at its sole discretion, to appoint an agent of its choice to collect all and any sums due to MDC from the Customer under this terms and conditions.

#### 3. Early Settlement

- 3.1 You shall provide MDC with thirty (30) days written notice should you intend to settle the outstanding amount due for the Loan in full.

#### **4. Review**

4.1 A periodical review will be conducted by MDC to determine your conduct of account.

#### **5. Insurance**

5.1 For loans above RM30, 000, you be will required to take up a life insurance policy from our panel of insurance companies

#### **6. Others**

6.1 The Terms and Conditions shall be governed by the laws of Malaysia.

6.2 Should the Terms and Conditions be translated into a language other than English language, and should the translation herein contain conflicts, discrepancies or variances between the terms and conditions set out in the English Language version of the Terms and Condition and that of the other language(s), the English language version shall prevail.

6.3 MDC will not be responsible for any claims, liability to any actions, claims, loss, damages, costs, charges, and expenses that you may suffer or incur or, sustain or incur arising from you taking the Loan.

6.4 You hereby agree to receive promotional SMS, materials, mailers, emails and telemarketing calls from MDC.

6.5 The Terms and Conditions shall be binding upon your respective heirs and personnel representatives, successors in title and assigns.

6.6 Any term, condition, stipulation, provision, covenant or undertaking in the Terms and Conditions which is illegal void prohibited or unenforceable shall be ineffective to the to the extent of such illegality, prohibition or unenforceability shall not invalidate or render illegal, void, or unenforceable any other term, condition, stipulation, provisions, covenant, or undertaking herein contained.

6.7 No amendment of, or addition to, the provisions of the Terms and Conditions shall be binding or effective unless it is in writing signed by all the parties hereto.

#### **7. Fees and Expenses**

7.1 The Borrower shall pay the stamp duties and fees of Commissioner for Oaths of incurred in connection with the Loan.

What if I need assistance?

If you need any assistance or is having any difficulties in servicing the monthly installments, please contact MDC at earliest possible to discuss the payment options with us.

Our Location:

MD Capital Berhad

D6-3-2 Bangunan Perdagangan D6, No. 801 Jalan Sentul , 51000 Kuala Lumpur

GPS coordinate : 3.181234,101.692318

Tel No: 012-635 9272 / 012-2207262

Business Email: info@mdcapitalbhd.com

www.mdcapitalbhd.com

Operation hours:

Monday to Friday from 10.00am - 4.00pm

**IMPORTANT NOTICE: Legal action may be taken against you if you do not keep up repayments on your Personal Loan.**

The information on this product disclosure sheet is valid until 31 Dec 2022