

## Frequently Asked Questions (FAQs)

1	Q	I'm noticed the Bank has improved the terms and conditions for mortgage home financing (Conventional and Islamic). What is the purpose of this?
	A	The Bank is applying the principles of fair treatment to all financial consumers in the home financing / loan contracts by enhancing the reasonableness and transparency of the terms and conditions. BNM requires the documents to be easily understood by customers and not necessarily complex.
2	Q	Is the improvement in the terms and conditions applicable to both conventional and Islamic products?
	A	Yes.
3	Q	How does this improvement benefit me as a customer of the Bank?
	A	The home financing / loan documents terms and conditions have been amended and improved to be clearer, easily understood through the use of plain language, reasonably fair, sufficient notification made and adequately safeguarding customer's interest.
4	Q	When will the improved terms and conditions take effect?
	A	The improved terms and conditions for Home Financing / Loan contracts will be effective from 27 August 2019.
5	Q	Am I required to sign a new or supplementary documents related to the improved terms and conditions?
	A	No, all existing terms and conditions remain unchanged but the fair treatment will be observed based on the principles of improved terms and conditions.
6	Q	Does this impact my existing contract?
	A	There will be no changes on the existing terms and conditions of your financing / loan contract
7	Q	Can I get a copy of the improved terms and conditions?
	A	Customer can request for a copy of the key amendments on terms and conditions via our Contact Centre at 1 300 88 1900.
8	Q	Do I have to pay any additional fees, charges or stamping fee arising from the improved terms and conditions?
	A	No, there are no additional fees and charges.
9	Q	If I have any queries in the future, who should I call?
	A	You may refer to our Contact Centre at 1 300 88 1900.