

PRODUCT DISCLOSURE SHEET

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| <p>Read this Product Disclosure Sheet before you decide to take out GoodKredit™ short-term microloan. Be sure to also read the terms in the letter of approval. Kindly seek clarification from us if you do not understand any part of this document or the general terms.</p> | <p>FORTUNE TREE CAPITAL SDN BHD (1202833-M) License No.: WL7145/10/01-1/280221</p> <p>Product: GoodKredit Malaysia Microloan Date: 01 April 2019</p> |
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1. What is this product about?

GoodKredit Malaysia Microloan (“Loan”) is a fixed rate unsecured short-term personal loan calculated on effective interest rate for individuals who require extra funds for personal use. No collateral or a guarantor is required.

2. Who is eligible to apply?

Malaysian citizens/PR holder aged 18 and above. Monthly minimum salary RM 1,500 and above.

3. What do I get from this product?

Principal Loan Amount:

Minimum RM 1,000 and a maximum of RM 10,000 depending on individual credit assessment.

Loan Repayment Tenure Options:

06, 09, or 12 months

Interest Rate:

18% per annum (and/or any other rate that may be introduced by GoodKredit Malaysia in the future for Promotional purposes)

Note: The approval of the GoodKredit Malaysia Microloan application is subject to GoodKredit™'s Assessment and review. If approved, your final loan amount, tenure and interest rate will be reflected in your loan approval letter/agreement.

4. What are my obligations?

- a) You are obligated to repay the loan amount by monthly instalments (“Monthly Instalments”) stated in your loan agreement. The amount of Monthly Instalments is fixed and cannot be changed without GoodKredit’s prior approval. For avoidance of doubt, any pre-payment or overpayment of the Monthly Instalment on or before payment due date will not result in a reduction in the Loan principal or savings in interest. Any excess payments made will, at the following month, be applied towards the month’s Monthly Instalment.
- b) The first payment due date of the Monthly Instalments commences one (01) month from the date of full disbursement of the Loan and subsequent Monthly Instalments must be paid at successive intervals of one (01) month each until the Loan is fully settled.
- c) The table below is an illustration of a repayment schedule, taking example a Loan amount of **RM 3,000** repayable over **6 months** at an interest rate of **18% per annum** (Effective Interest Rate):

| Month | Principal Balance of Loan Amount (RM) | Interest Rate (RM) | Principal Deduction (RM) |
|------------------------------------|---------------------------------------|--------------------|--------------------------|
| Upon loan approval payable upfront | | 270 | |
| 1 | 3000 | | 500 |
| 2 | 2500 | | 500 |
| 3 | 2000 | | 500 |
| 4 | 1500 | | 500 |
| 5 | 1000 | | 500 |
| 6 | 500 | | 500 |

5. What other charges do I have to pay?

a) Stamp Duty

A one-time stamp duty (in accordance with the Stamp Act 1949 (revised 1989)) of approved amount is to be paid before disbursement of loan.

| Loan Amount | Stamp Duty |
|---------------------|------------|
| RM 1,000 – RM 1,999 | RM 5.00 |
| RM 2,000 – RM 2,999 | RM 10.00 |
| RM 3,000 – RM 3,999 | RM 15.00 |
| RM 4,000 – RM 4,999 | RM 20.00 |
| RM 5,000 – RM 5,999 | RM 25.00 |
| RM 6,000 – RM 6,999 | RM 30.00 |
| RM 7,000 – RM 7,999 | RM 35.00 |
| RM 8,000 – RM 8,999 | RM 40.00 |
| RM 9,000 – RM 9,999 | RM 45.00 |
| RM10,000 | RM 50.00 |

b) Commissioner of Oath's Fee

A one-time fee of RM 15* to be paid to the Commissioner of Oath's office (*Charges may vary*)

6. What if I fail to fulfil my obligations?

a) Late Payment Charge

Late payment means you Monthly Instalment is made later than the payment due date. If you fail to pay any Monthly Instalment or part of it on the due date, you will be charge a late payment charge (in addition to the interest rate) on the amount of such Monthly Instalment from the time of default at the rate of 8% per annum on a daily basis. By not paying on time, the total outstanding sum will increase.

b) Late payment administrative charge

There will be a RM 50 administrative charge for every month of outstanding on top of the total outstanding and late payment charge.

c) Legal Action

Legal action will be taken against you if you fail to respond to reminder notices and you will have to bear all legal costs. Legal action against you may affect your credit rating lending to credit being more difficult or expensive to you.

7. What if I fully settle my Loan before the end of the Loan tenure?

If you should settle your Loan before the end of the Loan tenure, a pro-rated rebate on the upfront interest paid will be refunded to you.

8. Do I need a guarantor or collateral?

No. You do not need a guarantor or collateral. However, on case to case basis depending on your credit assessment, you may be required to provide a guarantor.

9. How do I submit my application?

All loan application must be applied and submitted via the GoodKredit Malaysia mobile app. The mobile application can be downloaded from both PlayStore (for Android) and App Store (for iOS).

(<http://onelink.to/v48huf>)

10. What documents do I need to submit?

- Clear copy of NRIC (front and back)
- Latest 3 months' salary slip
- Latest EPF statement
- Latest bank statement
- Latest copy utility bill
- Any other additional documents which may be requested by GoodKredit™ Malaysia

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. Failure on your part to notify any changes of address and/or contact information resulting in the delay or return of any statement, correspondence and notice shall not prejudice GoodKredit™ Malaysia's right or entitlement.

12. Where can I get assistance and redress?

If you would like to view the complete Terms and Conditions governing GoodKredit Malaysia Mircoloan, it can be found at www.goodkredit.com.my and will be provided upon request from our authorised personnel. For further information, please call us at 03-61409633.

If you have difficulties in making repayment, you should contact us earliest possible to discuss repayment alternative. You may contact us at:

**Fortune Tree Capital Sdn Bhd
(GoodKredit Malaysia)**
3-2 Jalan PJU 5/10,
Dataran Sunway,
47810 Kota Damansara,
Selangor.

Contact Number : 03-61409633
Email : malaysia@goodkredit.com
Website : www.goodkredit.com.my

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

**Fortune Tree Capital Sdn Bhd
(GoodKredit Malaysia)**
3-2 Jalan PJU 5/10,
Dataran Sunway,
47810 Kota Damansara,
Selangor.

Contact Number : 03-61409633
Email : malaysia@goodkredit.com
Website : www.goodkredit.com.my

If your query or complaint is not satisfactorily resolved by us, you may contact the Ministry Of Urban Wellness, Housing And Local Government ("KPKT") through the ministry's Sistem Aduan Bersepadu KPKT (SAB), at <https://aduan.kpkt.gov.my/aduan> .

The information provided in this disclosure sheet is valid as at 01 April 2019.

WARNING: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR LOAN.

Disclaimer:

The terms and conditions indicated in this Product Disclosure Sheet are tentative/ indicative and not binding on the GoodKredit Malaysia. The final terms and conditions are as stipulated in the Loan Agreement after credit assessment and financing approval.

I hereby acknowledge that I have read and understand the information stated in this disclosure sheet and have been given a copy for my own references.

Customer's Signature: _____ Date: _____

I confirm a copy of this disclosure form has been provided and briefed to the applicant.

Officer's Signature: _____

Officer Name: _____ Date: _____