

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to apply for **Tambadana Online Personal Loan** ("Facility"). Be sure to also read the **Privacy Notice (PDPA)** and **Terms & Conditions** before proceeding. Seek clarification from Tambadana if you do not understand any part of this document or the general terms.

**Wawasan Cojaya Sdn. Bhd.
Tambadana Online Personal Loan****1. What is this product about?**

Tambadana Online Personal Loan is a **conventional personal loan product** that eligible users can apply for digitally. Approved users can receive a loan amount based on Tambadana's assessment and the accepted loan terms.

2. What do I get from this product?

Product Structure : Personal loan
Product Type : Conventional
Loan Amount (RM), min – max : RM100 – RM2,000
Loan Tenure, min – max : 1,3,6,9, or 12 months
Interest Rate (FIR) per annum, min – max : 15% – 18% p.a.
Maximum APR : 18%

3. What are my obligations?**Repayment Schedule**

Due dates and repayment amounts are shown in the user account / loan agreement.

Repayment Channels

Bank account (FPX), e-wallet, DuitNow.

Early Repayment / Full Settlement

RM0 (no early repayment fee).

Partial Repayment Before Due Date

A client may perform partial or full repayment before the due date (subject to applicable terms and system support).

If Payment Fails

A client should retry payment, check balance / channel status, and contact support if the issue continues.

If Payment Is Overdue

Late payment charges may apply (if applicable). Account restrictions and collection / recovery actions may follow according to terms and applicable law.

4. What other charges do I have to pay?

- **Stamp Duty:** 0,5% of the approved loan amount, or a minimum RM10, whichever is higher.

Example: Approved loan amount = RM2,000 → 0.5% = RM10 → Stamp duty charged = RM10

- **Attestation and Legal Fees: RM10.87** (including SST 0.87RM)

- **Late Payment Charges:** If applicable, charged according to the accepted loan terms and applicable law – 8% p.a

- **Early Repayment Fees: RM0** – early repayment is allowed at no extra cost

5. What if I fail to fulfill my obligations?

- If you fail to make repayment on time, your payment may become overdue.

- Late payment charges may apply (if applicable) based on your accepted loan terms and applicable law.

- Your account may be restricted, and collection / recovery actions may follow according to the loan terms and applicable law.

- If you expect payment difficulty, contact Tambadana support as early as possible to discuss repayment alternatives.

6. What if I fully or partly settle the loan before the end of the financing tenure?

- A client may perform partial or full repayment before the due date.

- Early repayment / full settlement is allowed.

7. Do I need a guarantor or collateral?

No collateral or guarantor is needed.

8. What do I need to do if there are changes to 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.

9. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact Tambadana via our official support channels available in the app / website.

Contact us:

help@tambadana.my

Office Address:

Level 6, Tower 7, Avenue 5, The Horizon Bangsar South, No.8, Jalan Kerinchi, 59200 Kuala Lumpur

Alternatively, you may seek the services of **Agensi Kaunseling dan Pengurusan Kredit** (“**AKPK**”), an agency established by Bank Negara Malaysia to provide free services relating to money management, credit counseling, financial education and debt restructuring for individuals. You can contact **AKPK** at:

Tingkat 5 and 6, Menara Bumiputra Commerce,
Jalan Raja Laut,
50350 Kuala Lumpur.

Tel: +603 2616 7766

Website: www.akpk.org.my

If you wish to make a complaint on the products or services provided by us, you may contact Tambadana via the official complaint/support channels available in the app / website.

