

Interest System

The monthly interest charge (capped at instalment amount), which will be added into the loan balance as a debit item. If interest charge is more than monthly instalment, the unbilled interest will be accumulated under 'Accrual Interest'.

Advance Payment

Payment that is made ahead of its normal schedule. Advance payment will be used to pay for the interest/instalment amounts falling due in the current month, i.e. every 1st day of the month.



OCBC Bank (Malaysia) Berhad (295400-W)

Personal Banking Enquiries 03-8317 5000
Business Banking Enquiries 1300-88 7000 / 03-8317 5200

STATEMENT OF LOAN ACCOUNT PENYATA AKAUN PINJAMAN



Account Branch / Cawangan Akaun : **PETALING JAYA**
Account Number / Nombor Akaun : **7074xxxxx-000000**

Account Type / Jenis Akaun : **OCBC HL/Redraw**
Statement Date / Tarikh Penyata : **30 Jun 2013**

Date Tarikh	Transaction Description Huraian Transaksi	Debit Debit	Credit Kredit	Balance Baki		
01 Jan 2013	Balance B/F			465,104.31DR		
03 Jan 2013	Int-Auto Split (Chq)		1,860.88	463,243.43DR		
03 Jan 2013	Prin-Auto Split (Chq)		1,549.12	461,694.31DR		
03 Jan 2013	Cr Advance Pymt (Chq)		3,410.00	458,284.31DR		
31 Jan 2013	Interest - system	1,637.50		459,921.81DR		
01 Feb 2013	Dr Advance Pymt	3,410.00		463,331.81DR		
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28 Feb 2013	Interest - system	1,473.20		457,985.01DR		
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01 Mar 2013	Prncpl - Auto Split		1,936.80	457,985.01DR		
31 Mar 2013	Interest - system	1,623.49		459,608.50DR		
01 Apr 2013	Int-Auto Split (CIA)		1,623.49	457,985.01DR		
01 Apr 2013	Prin-Auto Split (CIA)		1,786.51	456,198.50DR		
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28 Jun 2013	Capital Rpymt-Cash		10,000.00	442,557.21DR		
30 Jun 2013	Interest - system	1,552.43		444,109.64DR		
30 Jun 2013	Balance C/F			444,109.64DR		
Transaction Summary	Total Debits	16,285.33	Interest Charged	9,463.74	Amount In Arrears	0.00
	Total Credits	37,280.00	Advance Payment	0.00	Charges In Arrears	1.59
	Total Financing	750,000.00	Redraw Available	10,000.00	Accrued Interest	0.00
	Total Balance	444,109.64				

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Late Charge

Interest charged on overdue interest/instalment payments, i.e. 1% p.a. on the overdue sums from the due date to the date of the actual payment in full.

Repayment

Payments received are divided into two portions, i.e. interest and principal. Any surplus will be credited as an advance payment.

Total Financing
Facility Limit or Loan Amount.

Capital Repayment

Lump sum capital payment will be applied towards the reduction of the principal balance outstanding. Customer is still required to continue servicing the monthly repayment.

Interest Charged

Total interest charged and debited to loan account during statement period.



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Total Balance

Total amount owing up to statement date, i.e. latest balance in the statement + accrued interest.

However, it does not include other charges and penalty interests that have not yet been debited to the account.

Please note that the Total Balance may not be the settlement amount because it may not have included (yet to be debited) charges incurred by the Bank on your behalf, as well as any extra charges which may be imposed as per the terms and condition of the Letter of Offer should you decide to make capital repayment or early settle your loan during the lock-in period.

Amount in Arrears

Outstanding interest/instalment as on statement date, due for payment.

Charges in Arrears

Outstanding fees and charges, e.g. late charge, insurance, legal fee, etc., as on statement date, due for payment.



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Redraw Available

Capital repayment (exclude EPF funds) available for redraw*.

* Terms and conditions apply.

Accrued Interest

Unbilled interest accumulated up to statement date. This amount has not been debited into the account.

What happens if I pay more than my monthly instalment?

EXAMPLE

You have made a payment of RM6,820 on 3 Jan 2013. The payment shall be applied towards the monthly instalment of RM3,410.00 (interest of RM1,860.88 and loan principal of RM1,549.12). Surplus of RM3,410 will be credited as an advance payment, which will reduce the loan balance immediately.



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What happens to my excess/advance payment made earlier?

EXAMPLE

If you make another payment of RM3,410 on 20 Feb 2013, the surplus payment will be credited to your advance payment. The balance of the loan account will reduce accordingly.

Advance payment will be used to pay for the monthly instalment due on 1 Mar 2013, which shall be applied towards the monthly interest charge of RM1,473.20 and loan principal of RM1,936.80.

What happens if I pay late?

Interest charged on overdue interest/instalment payments, i.e. 1% p.a. on the overdue sums from the due date to the date of the actual payment in full.

EXAMPLE

Late charge = RM3,410 x 1% x 17 days / 365 days = RM1.59