

Refund Policy

Introduction

FIS ADVISORY SDN BHD is committed to your satisfaction. If you have purchased **FIS Service** from **FIS ADVISORY SDN BHD** and any inaccuracy of the calculations of the Service in the FIS Ledger or shows an inaccuracy or a difference of more than one (1%) per centum, you may be eligible for a **refund/partial refund** if requested.

Non-returnable Items:

The following conditions shall not entitle the Applicant to demand for part or full refund of the Service Fee paid:

- Any BR / BLR / SBR adjustment; or
- Unilateral changes to interest rate adjustment imposed on the loan facility by the Financier
- Any inaccuracy of FIS Ledger due to the default in monthly installments repayment by the Applicant.

Refunds of FIS Service Fees:

To be eligible for a refund on any **FIS Service Fees**, the following steps must be taken:

1. The Applicant shall submit a hardcopy of its semi-annual or inquiry loan statement to the Company within six (6) months upon execution of Agreement failing which the Company shall not be liable to any inaccuracy of FIS Ledger. The semi-annual or inquiry loan statement shall adhere to the statement format as requested by the Company;
2. The documentary evidence from the Financier shows the inaccuracy of the calculations of the Service in the FIS Ledger or shows an inaccuracy or a difference of more than one (1%) per centum. The inaccuracy or a difference of more than one (1%) per centum between figures in the FIS Ledger of the Service and the outstanding balance of the loan facility with the Financier shall not be

caused by official changes in BLR, BR, SBR and/or unilateral changes to interest rate adjustment imposed on the loan facility by the Financier;

3. The Applicant must promptly pay the exact monthly installments repayment amount and the repayment due date strictly in accordance with the FIS Ledger;
4. The outstanding balance loan facility shall not include any incidental charges such as fire insurance premiums, penalty charges, late payment charges, monthly administrative charges and legal fee;
5. The Applicant shall have provided full disclosure of information and documents of the loan facility with the Financier to the Company by email before the Company proceeds to prepare for the FIS Ledger; and
6. Refund must be requested in writing by contacting **fissubmission@gmail.com**

For avoidance of doubt, Processing Fee and Sales and Service tax (SST) shall NOT be refundable under any circumstances

Upon verification, if the Company has confirmed that the client is eligible for a refund/partial refund, the refunded amount will be refunded within two months after the signed copy of Refund Request Form has been received.

FIS ADVISORY SDN BHD is committed to its consumers, and while we stand by our policy as written above, we also want to understand how we can resolve the dissatisfaction and better understand how we can serve you. Please contact **FIS ADVISORY SDN BHD** at **fissubmission@gmail.com** for any questions related to our policy, or simply to let us know how we can help.

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