



ALLIANCE BANK

Digital SME Cash Flow Financing Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up the Digital SME Cash Flow Financing. The final terms and conditions will be documented in the Letter of Offer/ e-Letter of Offer.)

1. What is this product about?

- This is a Term Loan (TL) facility to assist small and medium enterprise with viable business and project but lack the collateral to obtain financing.
- The purpose of this facility is to finance your general working capital requirement.

2. What do I get from this product?

Financing Amount	Minimum: RM201,000 Maximum: RM2,000,000
Financing Tenure	Minimum: 3 years Maximum: 10 years
Effective Interest Rate	From BLR + 1.50% p.a. to BLR + 3.25% p.a. Note: The effective interest rate may vary according to the changes in Base Lending Rate (BLR) and current BLR is 6.67% p.a.

3. What are my obligations?

- Your obligation is to make monthly instalment payments on a timely basis based on the total amount applied inclusive of interest.
- The calculation of interest will be based on Reducing Balance method and shall not be compounded.
- Your effective interest rate charged, monthly instalment and total payment amount will vary if the BLR changes.

4. What are the fees and charges I have to pay?

Stamp Duty	As provided in the Stamp Duty Act 1949 (Revised 1989)
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GENERAL

Unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from the Company.

5. What if I failed to fulfil my obligations?

Interest on Late Payment	1% p.a. above the effective rate on any portion of principal and/or interest and/or any other sums that is overdue.
Right to Set-Off	The Bank has right to set-off any credit balances in deposit account/s to regularise the arrears in the loan account with prior notice of at least seven (7) calendar days.
Legal Action	The Bank has the right to commence legal action against you and Guarantor (if any).
Other Key Terms and Conditions	Please refer to the "Standard Terms and Conditions for Credit Facilities".

6. What if I fully settle the Term Loan before its maturity?

- 2 years lock in period applied to the loan; otherwise a redemption fee of 2.0% of the approved TL amount will be levied.
- Redemption/partial prepayment is allowed after 2 years subject to one (1) month's prior written notice or one (1) month's interest in lieu of the required notice.

7. Do I need any insurance coverage?

- The Keyman Insurance coverage is optional.

8. What are the major risks?

- If you do not honour your instalment obligation, in addition to the outstanding amount due, you will be liable for all costs and expenses incurred for the legal action to be taken against you.
- If you have any problems meeting your instalment obligations, contact us earlier to discuss repayment alternatives.

9. Do I need a collateral or guarantor?

Collateral	No collateral is required
Guarantor	Subject to discretion and credit evaluation by Alliance Bank.

10. 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.
- To update your contact details, you may contact our Customer Service Centre at 1-300-80-3388 or visit any of our Alliance Bank/Alliance Islamic Bank branch.

11. Where can I get further information?

- Should you require additional information about our facilities and services, you may contact our business relationship managers at the banking business centres or refer to our website at www.alliancebank.com.my or contact our Customer Service Centre at 1-300-80-3388.

12. Where can I get assistance and redress?

- If you have difficulties in making payments, you should contact the Bank as early as possible to discuss payment alternatives. You may contact us at:

Alliance Bank Malaysia Berhad

Menara Multi-Purpose, Capital Square, No 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur

Tel : 1-300-80-3388 (Malaysia) +603-5624 3888 (Overseas)

Email : info@alliancefg.com

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals and SMEs. You may contact AKPK HQ at the following details or visit AKPK website (www.akpk.org.my) for its branch at nationwide: -

Agensi Kaunseling dan Pengurusan Kredit (AKPK)

Level 5 & 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur

Tel: 03-2616 7766

- If you wish to lodge a complaint on the products or services provided by the Bank, you may contact us at:

Alliance Bank Malaysia Berhad (Group Complaints Unit)

4th Floor, Menara Multi-Purpose, Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur.

Tel: 03-2604 3300

Fax: 03-2691 8229

Email: info@alliancefg.com

- If your query or complaint is not satisfactorily resolved by the Bank, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

Tel: 1-300-88-5465

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

13. Other type of Term Loan packages available?

- Digital SME Express Financing
- Digital SME Startup Financing

The information provided in this disclosure sheet is effective as at 7 March 2025. All calculations and information above for illustration purpose only.

Disclaimer: - The actual amount of financing, tenure and interest rate to be provided by Alliance Bank is dependent upon credit evaluation by Alliance Bank. The transmission of this Product Disclosure Sheet to you does not create any obligation by Alliance Bank to grant you any facilities.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAILED TO FULFILL YOUR OBLIGATIONS.