



ALLIANCE BANK

SME Express Cash Program Product Disclosure Sheet

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

SME EXPRESS CASH PROGRAM – PRODUCT DISCLOSURE SHEET

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?

Channel	Digital		Non-Digital
Total Financing Amount	<RM50,000	>RM50,000 – RM100,000	>RM100,000 – RM500,000
Financing Tenure	Min: 2 years Max: 3 years	Min: 2 years Max: 5 years	Min: 2 years Max: 5 years
Bank's Pricing	*5.88% - 12.88% p.a. flat	*5.88% - 13.88% p.a. flat	7.00% - 13.00% p.a. flat
Effective Interest Rate p.a	10.87% - 23.05%	10.65% - 24.72%	12.50% - 23.26%

*Promotional rate is applicable to successful online application only

3. What are my obligations?

- Monthly instalment:- Based on the total amount applied inclusive of interest

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

Channel	Digital		Non-Digital
Total Financing Amount	<RM50,000	>RM50,000 – RM100,000	>RM100,000
Documentation Fee	Waived		A flat rate of RM500.00 (inclusive of stamping fee).
Abortment Fee	Waived		RM500 is chargeable in the event that the facility granted herein is cancelled/ aborted prior to the drawdown of the loan.
Stamp Duty	As provided in the Stamp Duty Act 1949 (Revised 1989).		

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 fail 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: - Alliance 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.
- Alliance 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 repayment 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 loan 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.

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. If you have any enquiries, please 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

12. Other type of Term Loan packages available?

- For purpose of purchasing equipment/ machinery.
- For purpose of purchasing property/ business premises.

The information provided in this disclosure sheet is effective as at _____. 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 FAIL TO FULFILL YOUR OBLIGATIONS.