



Bankers Acceptance Product Disclosure Sheet

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet (PDS) before you decide to take up the Bankers Acceptance. Be sure to also read the terms in the letter of offer. Seek clarification from your Relationship Manager / Business Manager if you do not understand any part of this document or the general terms.</p>	<p>Alliance Bank Malaysia Berhad (“ABMB” or “Bank”)</p> <p>BANKERS ACCEPTANCE (BA)</p> <p>Date: _____</p>
<p>1. What is this product about?</p>	
<p>Bankers Acceptance provides financing for your local purchases/sales and/or imports/exports of goods. Services may be financed under this product subject to prior approval from Bank Negara Malaysia. This product is available via the Bankers Acceptance Limit granted to you under your Trade Finance Credit Facility and is guided by the BA Guidelines issued by Bank Negara Malaysia (latest version 2004).</p>	
<p>2. What do I get from this product?</p>	
<ul style="list-style-type: none"> • Financing Amount/ Limit : Minimum RM50,000.00 • Margin of Financing : 100% of invoice value rounded downward to the nearest thousand, in multiples of RM1,000.00 • Interest Rate : Quoted by the Bank • Tenor : _____ days 	
<p>3. What are my obligations?</p>	
<ul style="list-style-type: none"> • Full settlement of the Bankers Acceptance principal amount on maturity date. 	
<p>4. What are the fees and charges I have to pay?</p>	
<ul style="list-style-type: none"> • Interest Rate: to be quoted by the Bank. Interest to be collected upfront upon drawdown. • Acceptance commission by arrangement. Minimum RM100.00. • Postage of RM10.00. • Bunching Fees of RM50.00 where applicable. • Rentas fee of RM5.00 where applicable. 	
<p>5. What if I fail to fulfill my obligations?</p>	
<ul style="list-style-type: none"> • Overdue Interest Rate at Base Lending Rate (BLR) + 3.50% on overdue amount. • Right to set-off: ABMB has right to set-off any credit balance in one account to regularise the arrears in the Trade Facilities account. • ABMB has right to commence legal action against you and guarantor (if any) and liquidate/foreclose the collateral provided (if any). 	
<p>6. What if I fully settle the Bankers Acceptance before its maturity?</p>	
<ul style="list-style-type: none"> • You may do so provided the accepting bank is still the bearer of the Bankers Acceptance. 	
<p>7. Do I need any insurance/takaful coverage?</p>	
<ul style="list-style-type: none"> • You are required to take up full insurance coverage for the goods at your own cost 	
<p>8. What are the major risks?</p>	

- Non-payment by your buyer.
- Standard of goods purchased not as expected.

9. Do I need a collateral or guarantor?

- Collateral: Yes
- Guarantor: Subject to discretion and credit evaluation by ABMB

10. What do I need to do if there are changes to my contact details?

- It is important that you inform us any change in your contact details to ensure that all correspondences reach you in a timely manner.

11. Where can I get assistance and redress?

- Should you require additional information about trade finance facilities and services, you may contact our business relationship managers at the business banking centres or refer to our website at www.alliancebank.com.my. If you have any queries, please contact us at:

Alliance Bank Malaysia Berhad
Customer Care Unit
Level 7, Menara Multi-Purpose, Capital Square
No. 8 Jalan Munshi Abdullah
50100 Kuala Lumpur
Tel: +603 5624 3888 (Overseas) / 1-300-80-3388 (Malaysia)
Email: info@alliancebg.com.my

- 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, financial education and debt restructuring for individual. You may contact AKPK at:

Menara Bumiputra-commerce,
Tingkat 5 dan 6, Jalan Raja Laut,
50350 Kuala Lumpur
Tel: 03-2616 7766
Email: enquiry@akpk.org.my

- If your query or complaint is not satisfactory resolved by us, 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: +603-21741515
Email: bnmtelelink@bnm.gov.my

12. Where can I get further information?

- If you have any enquiries or require further clarification, please contact our business relationship managers at the business banking centres.

13. Other loan/financing packages available?

- Trust Receipt

- Letter of Credit
- Export Bill Purchased/Discounted
- Foreign Currency Trade Loan
- Export Credit Refinancing
- Export Negotiation
- Promissory Notes
- Shipping Guarantee
- Bank Guarantee
- Vendor Financing

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

The information provided in this disclosure sheet is valid as at the date herein or until _____. All calculations and information above are for illustration purpose only.

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