



Export Bill Purchased/Discounted Product Disclosure Sheet

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet (PDS) before you decide to take up the Export Bill Purchased/Discounted. 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>EXPORT BILL PURCHASE / DISCOUNTED</p> <p>Date: _____</p>
<p>1. What is this product about?</p>	
<p>Export Bill Purchased/Discounted provides financing for your local sales and/or export of goods on sight/term basis. This product is available via the Export Bill Purchased/Discounted Limit granted to you under your Trade Finance Credit Facility.</p>	
<p>2. What do I get from this product?</p>	
<ul style="list-style-type: none"> • Financing Amount : Financing is against invoice and supporting documents evidencing delivery of goods under collection or Letter of Credit. • Margin of Financing : 100% of invoice value or such other margin as approved. • Interest Rate : Foreign Currency Rate (FCR) Funding Rate + ____ % calculated per annum (foreign currency) or Base Lending Rate (BLR) + ____ % per annum (Ringgit). • Period of Financing : <ul style="list-style-type: none"> • Sight Bill – from date of purchased until receipt of sales/export proceeds, not exceeding 30 days. • Term Bill – remaining credit tenor available according to the term of your invoice but in any case not exceeding the approved tenor as per arrangement. 	
<p>3. What are my obligations?</p>	
<ul style="list-style-type: none"> • The financing is expected to be self-liquidating from the sale/export proceeds received from your buyer. However, in case of non-receipt of the proceeds you are required to settle the financing using your own funds. 	
<p>4. What are the fees and charges I have to pay?</p>	
<ul style="list-style-type: none"> • Interest Rate: FCR + ____ % per annum (foreign currency) or BLR + ____% per annum (Ringgit). <u>Sight bill:</u> - Interest will be accrued and settle upon receipt of sale/export proceed or upon settlement. <u>Term bill:</u> - Interest will be collected upfront upon discounting. • Commission of 0.1% flat. Minimum RM50.00. Maximum RM100.00 (foreign currency bill) or RM500.00 (Ringgit bill) plus postage RM10.00 	
<p>5. What if I fail to fulfill my obligations?</p>	
<ul style="list-style-type: none"> • Overdue Interest Rate at 1.00% above the prescribed rate. 	
<p>6. What if I fully settle the Export Bill Purchased/Discounted before its maturity?</p>	
<ul style="list-style-type: none"> • You may make partial settlement at any point of time during the tenor of the Export Bill Purchased/Discounted; interest will be charged based on the period financed only. 	
<p>7. Do I need any insurance/takaful coverage?</p>	
<ul style="list-style-type: none"> • You are advised to take up insurance coverage for the goods under this Export Bill Purchased/Discounted at your 	

own cost.

8. What are the major risks?

- Non-receipt of sale/export proceeds.
- You are exposed to foreign exchange risk if the bill financed is in foreign currency.
- Sovereign and bank risks of the overseas buyers.

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?

- Bankers Acceptance
- Trust Receipt
- Letter of Credit
- 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 YOU 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.