

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on **Digital SME Startup Financing**. Other customers have read this PDS and found it helpful; **you should read it too**. For other financing packages, kindly refer to our website at alliancebank.com.my.



DATE:

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. Facility Terms and Conditions**2.1 Repayment Terms**

(Note: - Monthly instalment and total repayment amount may vary depend on the disbursement date, tenor and actual interest rate)

Financing Amount	Minimum RM20,000 & up to RM100,000
Financing Tenure	Minimum 1 year & up to 5 years
Interest Rate	Flat rate from 8.58% p.a. to 13.99% p.a.
Effective Interest Rate	From 15.57% p.a. to 23.84% p.a.
Monthly instalment	Based on the total amount applied inclusive of interest.

Note: The application is subject to the Bank's own credit assessment and discretion. The final loan offer will be documented in the Final Letter of Offer if your application is approved.

It is your responsibility to:

Read and understand the key terms in the contract before you sign it.



Ensure you can afford to pay a higher instalment if the Overnight Policy Rate (OPR) rises.



Contact us immediately, if you are unable to pay your monthly instalment.

2.2 Fees and Charges

- Stamp Duty: As provided in the Stamp Duty Act 1949 (Revised 1989)
- Interest on Late Payment 1% p.a. on any portion of principal and/ or interest and/ or any other sums that is overdue.

Note: - 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 you.

2.3 Early Settlement Terms

- Redemption or prepayment is allowed, and there is no lock-in period.

3. Know Your Risk**What if I fail to fulfil my obligations?**

- 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, you should contact us earliest possible to discuss repayment alternatives. You may contact us at any of our nearest Branches/ Banking Business Centres.
- 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.
- The Bank has the right to commence legal action against you and Guarantor (if any).
- Legal action against you may affect your credit rating and this will cause your credit to be more difficult or expensive to you.

4. Other Key Terms**Insurance Coverage Requirements**

- The Keyman insurance coverage is optional.

Collateral and Guarantor Requirements

- All company shareholders / directors are required to be guarantor. No collateral is required.

5. Contact Information

- If there are any changes to your contact details or you require additional information about our facilities, you may contact our business relationship managers at any of our nearest Branches/ Banking Business Centres (alliancebank.com.my/branch-locator) or contact us at 1300-88-3233.

Alliance Bank Malaysia Berhad

Menara Alliance Bank
159, Jalan Ampang
50450 Kuala Lumpur
Tel: 1300-80-3388 (Malaysia) +603-5624 3888 (Overseas)
E-mail: bbcc@alliancefg.com

Branch Operating Hours:

Peninsular Malaysia	East Malaysia
Mon-Fri: 9:15am to 4:15pm	Mon-Fri: 9am to 4pm

Sat/Sun/Public Holiday: Closed	
Self Service Terminal eLobby: 24hrs (except Miri, Sinsuran and Tawau – from 6am to 12am)	
Cheque Clearing Time: 4pm	
- 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 SMEs. You may contact AKPK at: Level 5 and 6, Menara Aras Raya Jalan Raja Laut 50350 Kuala Lumpur Tel: 03-2616 7766 Website: akpk.org.my/smehelpdesk - If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia link at : Bank Negara Malaysia Level 4, Podium Bangunan AICB No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur Tel: 1-300-88-5465 Website: bnm.gov.my/BNMLINK	
The information provided in this disclosure sheet is effective as at 1st January 2026. All calculations and information above are for illustration purpose only. Disclaimer: - <i>The actual amount of financing, tenure and interest rate to be provided by the Bank is dependent upon credit evaluation by the Bank. The transmission of this Product Disclosure Sheet to you does not create any obligation by the Bank to grant you any facilities.</i>	
IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO FULFILL YOUR OBLIGATIONS.	

Appendix: Declaration

General Declaration (For Loan / Financing Application)

- 1) **I/We hereby:**
 - a) Declare all information is true and complete, and I/we am/are authorized to open the account(s) and apply for the stated services.
 - b) Confirm I/We have not committed any act of bankruptcy or been adjudged bankrupt/winding-up.
 - c) Agree to comply with all Bank requirements for account opening, online banking, financing, or merchant facilities, and acknowledge the Bank may terminate or close these at its discretion if requirements are not met.
 - d) Agree the Bank may offset any debit balance in my/our Current Account from my/our Savings or Fixed Deposit accounts.
 - e) Authorize the Bank to verify information and obtain credit data from permitted sources at any time.
 - f) Understand the Bank conducts business/company searches for all business accounts.
 - g) Agree to abide by the Terms and Conditions governing the respective account(s) and/or Online Banking Service.
 - h) Agree to review account statements and promptly notify the Bank of any errors or non-receipt.
 - i) Agree that the nomination of an authorized contact person under this application is binding and authorize the Bank to verify information with them.
- 2) **By submitting this application, I/We consent and authorize the Bank to:**
 - a) Disclose my/our information to relevant authorities to obtain or validate my/our Tax Identification Number (TIN) for e-Invoicing purposes.
 - b) Use my/our validated TIN and related information for issuing e-Invoices or related documents in compliance with tax laws.
(For details, visit <https://www.hasil.gov.my/e-invois/>)
- 3) **I/We irrevocably consent to and authorize the Bank to:**
Obtain, verify, and disclose information to statutory bodies, credit bureaus, Bank Negara Malaysia, tax authorities, auditors, lawyers, and other permitted parties regarding my/our accounts, facilities, and credit standing.
- 4) **I/We agree that:**
Any data (including personal data) related to this application may be held, used, and disclosed by the Bank for processing purposes.
- 5) **I/We confirm and warrant that:**
- 6) Consent has been obtained from related parties for personal data processing, and the Bank may contact suppliers/buyers for credit checks.
- 7) I/We indemnify the Bank against all losses related to instruments presented for collection.
- 8) **I/We agree the Bank may review, vary, reduce, or terminate any facility at its discretion, with notice for material changes.**
- 9) **I/We confirm and declare:**
 - a) For Sole Proprietorship/Partnership: Except as disclosed, none of my close relatives, dependants, agents, or guarantors work for or are related to Bank staff/directors.
 - b) For companies/societies: Except as disclosed, none of our directors, managers, major shareholders, agents, or guarantors work for or are related to Bank staff/directors. I/We will inform the Bank immediately if such relationships arise.
- 10) **I/We submit all required documents and confirm they are genuine and accurate. Incomplete documents may delay processing.**
- 11) **I/We have read and agree to the Terms & Conditions and Product Disclosure Sheet on the Bank's website. I/We acknowledge the Bank may reject or reduce the facility amount at its discretion. Actual financing terms depend on credit evaluation, and receiving the disclosure sheet does not obligate the Bank to grant facilities.**
- 12) **Fees exclude current and future taxes. The Bank may recover applicable taxes when imposed.**
- 13) **I/We will notify the Bank immediately of any changes to the information provided.**

Common Reporting Standard (CRS) / Foreign Account Tax Compliance Act (FATCA)

Common Reporting Standard (CRS)

1. We understand the Bank may use and share our information under its terms and conditions.
2. We acknowledge that details in this form and any reportable accounts may be shared with tax authorities and exchanged with authorities in countries where we are tax residents.
3. We agree to notify the Bank within 30 days of any change affecting our tax residency or making this information incorrect, and provide an updated self-certification.
4. We understand we must inform the Bank of any future changes to our tax obligations.

Foreign Account Tax Compliance Act (FATCA)

1. I/We declare the information provided is true, accurate, and complete. A "U.S. person" means any U.S. citizen or resident.
2. I/We consent to the Bank and its affiliates reporting our information to authorities as required by FATCA.
3. I/We consent to the Bank withholding amounts from our accounts as required by FATCA.
4. I/We undertake to notify the Bank in writing within 30 days of any change in the information provided.