

# **ALLIANCE LOW CARBON TRANSITION FACILITY (LCTF)**

## **Product Disclosure Sheet**

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| <b>PRODUCT DISCLOSURE SHEET</b><br><br>(Read this Product Disclosure Sheet before you decide to take up the Alliance Low Carbon Transition Facility. The final terms and conditions will be documented in the Letter of Offer and Loan Agreements.)  | <b>ALLIANCE BANK MALAYSIA BERHAD</b><br><br><b>ALLIANCE LOW CARBON TRANSITION FACILITY (LCTF)</b><br><br><b>DATE:</b> |
| <b>1. What is this product about?</b>  |   |
| <ul style="list-style-type: none"> <li>This is a Term Loan (TL) facility under BNM Fund to encourage and catalyze Small &amp; Medium Enterprise (SMEs) to transition to low carbon operations by adopting sustainability practices for business resilience.</li> <li>The purpose of this facility is to finance your Capital Expenditure (CAPEX) requirements.</li> </ul>  |   |
| <b>2. What do I get from this product?</b>   |   |
| <ul style="list-style-type: none"> <li>Total amount applied:-RM _____</li> <li>Tenure:- _____ years</li> <li>Bank's pricing: _____ p.a. fixed.</li> </ul> <p>The interest is calculated at the prescribed rate applicable to the TL facility on the outstanding amount at the end of the previous month.</p>   |   |
| <b>3. What are my obligations?</b>   |   |
| <ul style="list-style-type: none"> <li>Monthly instalment:-RM _____ (inclusive of interest) – based on the total amount applied.</li> <li>Total repayment amount inclusive of loan facility amount:-RM _____</li> </ul>  |   |
| <b>4. What are the fees and charges I have to pay?</b>   |   |
| <ul style="list-style-type: none"> <li>Stamp Duty: As provided in the Stamp Duty Act 1949 (Revised 1989)</li> <li>Documentation Fee: Nil.</li> </ul> <p><b>GENERAL</b><br/>         Unless otherwise specified herein, our charges exclude any current taxes and future taxes that may be imposed (including the Goods and Services Tax ("GST")), under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, we will be entitled to recover such taxes from you. For more information about fees and charges, please refer to website <a href="https://www.alliancebank.com.my/fees-and-charges">https://www.alliancebank.com.my/fees-and-charges</a>.</p> |   |
| <b>5. What if I fail to fulfil my obligations?</b>   |   |
| <ul style="list-style-type: none"> <li>Interest on Late Payment 1% p.a. on any portion of principal and/ or interest and/ or any other sums that is overdue.</li> <li>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.</li> <li>Alliance Bank has the right to commence legal action against you and Guarantor (if any).</li> </ul>  |   |
| <b>6. What if I fully settle the Term Loan before its maturity?</b>  |   |
| <p>Prepayment is allowed subject to one (1) month's prior written notice or one (1) month's interest in lieu of the required notice. Where adequate notice is received, a prepayment fee of 1.0% flat shall be charged on the amount prepaid. All prepayments shall be applied in the inverse order of maturity.</p>   |   |
| <b>7. Do I need any insurance coverage?</b>  |   |
| <p>The Keyman insurance coverage is optional. Fire/Equipment All Risk policy on the CAPEX may be proposed.</p>   |   |

## 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: - Generally no collateral is required, except Guarantee from CGC/SJPP may be taken as security, subject to discretion and credit evaluation by the Bank.
- Guarantor: - Yes. Any waiver is 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. Other type of Term Loan packages available?

Yes. You may refer to our website at [www.alliancebank.com.my](http://www.alliancebank.com.my) for other SME financing packages:

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

## 12. Where can I get further information?

- Should you require additional information about our facilities and services, you may contact our business relationship managers at any of our nearest Branches/ banking business centres (<https://www.alliancebank.com.my/branch-locator>) or refer to our website at <https://alliancebank.com.my>.

### Alliance Bank Malaysia Berhad

Menara Multi-Purpose, Capital Square  
No 8 Jalan Munshi Abdullah  
50100 Kuala Lumpur  
Tel: 1300-80-3388 (Malaysia) +603-5624 3888 (Overseas)  
E-mail: [info@alliancefg.com](mailto:info@alliancefg.com)

### Branch Operating Hours:

#### Peninsular Malaysia

Mon-Fri: 9:15am to 4:15pm  
Sat/Sun/Public Holiday: Closed  
Self Service Terminal eLobby: 24hrs  
Cheque Clearing Time: 4pm

#### East Malaysia

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 Bumiputra Commerce  
Jalan Raja Laut  
50350 Kuala Lumpur  
Tel : 03-2616 7766 Website : [akpk.org.my/smehelpdesk](http://akpk.org.my/smehelpdesk)

- If your query or complaint is not satisfactory or 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 : 03-2174 1515 Website : [telelink.bnm.gov.my](http://telelink.bnm.gov.my)

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.**