

Business Premises Financing (BPF) Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up the Business Premises Financing. The final terms and conditions will be documented in the Letter of Offer and Loan Agreements.)

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take up the loan facility for Business Premises Financing. The final terms and conditions will be documented in the Letter of Offer and Loan Agreements.)	ALLIANCE BANK MALAYSIA BERHAD BUSINESS PREMISES FINANCING (BPF) DATE:
1. What is this product about?	
<ul style="list-style-type: none"> This facility is offered to business for the acquisition and/or refinancing of Commercial/ Industrial/ Residential properties, and/or financing of entry cost (i.e. legal documentation cost and valuation fees), and/or BLRTA/BLLTA premium, and/or working capital. The facility can be in the form of Term Loan and Overdraft facility. You are currently opting for the below (tick ✓ whichever applicable): <div style="margin-left: 20px;"> Financing Product: <input type="checkbox"/> Term Loan <input type="checkbox"/> Overdraft Financing Package: <input type="checkbox"/> Non Zero Entry Cost <input type="checkbox"/> Finance Entry Cost </div> <ul style="list-style-type: none"> Business Loan Reducing Term Assurance/Business Loan Level Term Assurance (BLRTA/BLLTA): <input type="checkbox"/> Yes - Proposed sum insured RM _____ Tenure: _____ years <input type="checkbox"/> No 	
2. What do I get from this product?	
<ul style="list-style-type: none"> Total amount applied:-RM _____ Including (if applicable): FEC: RM _____ BLRTA/BLLTA: RM _____ Margin of financing: _____% of the purchase price of the property; OR of the valuation by the Bank's panel valuer; OR of the valuation determined by the Bank in its sole and absolute discretion, whichever is lower Tenure: _____ years (For Overdraft, the facility is subject to annual review) Prescribed Rate: Base Lending Rate (BLR) +/- _____% per annum. Currently BLR is at _____%p.a. Note: <ul style="list-style-type: none"> - For Overdraft, interest is calculated at the prescribed rate on the daily outstanding amount. - For Term Loan, interest is calculated at the prescribed rate on the outstanding amount at the end of the previous month. 	
3. What are my obligations?	
<ul style="list-style-type: none"> <u>For Term Loan</u> <ul style="list-style-type: none"> - Monthly instalment (based on the total amount applied): RM _____ - Total repayment amount inclusive of loan facility amount: RM _____ <u>For Overdraft facilities</u> <ul style="list-style-type: none"> - Repayment: Payable on demand. Interest is calculated on a daily basis based on the balance outstanding amount at the end of each business day. - For unutilised portion: Commitment Fee of 1.0% p.a. on unutilised portion of the Overdraft will be imposed. - Overdraft facilities are subject to review on an annual basis. <p>(Note:- Monthly instalment and total repayment amount may vary depend on the disbursement date, tenor and BLR changes)</p>	
4. What are the fees and charges I have to pay?	
<ul style="list-style-type: none"> Stamp Duty: As provided in the Stamp Duty Act 1949 (Revised 1989) Commitment Fees: Commitment fee of 1% p.a. is to be levied on unutilized portion of Overdraft facility. <p><i>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 the Company.</i></p>	
5. What if I fail to fulfil my obligations?	
<ul style="list-style-type: none"> Interest on Late Payment: 1% p.a. above the prescribed rate on any portion of principal and/ or interest and/ or any other sums that is overdue (Subject to a minimum of RM5). Default Rate: 1% p.a. above the prescribed rate on the entire outstanding sum in the event the facility is recalled or terminated. Additional interest on Overdraft Excesses: 1% p.a. above the prescribed rate on any Overdraft excesses (Subject to a minimum of RM10). Right to set-off: The Bank has the right to set-off any credit balances in deposit account(s) to regularise the arrears in the loan account without notice to the Borrower. The Bank has the right to commence legal action against you and the Guarantor(s) (if any) and to foreclose the collateral. Legal action against you may affect your credit rating and this will cause your credit to be more difficult or expensive to you. 	
6. What if I fully settle the Business Premises Financing facility before its maturity?	
<u>For TL with Business Loan Reducing Term Assurance (BLRTA)</u> Any redemption request within the first 3 years from date of first disbursement is subject to a redemption fee of 3% of the approved TL amount subject to minimum of RM5,000-00 whichever is higher. Any redemption request made thereafter is subject to 1 month's written notice or 1 month's interest in lieu of the required notice.	

For TL without Business Loan Reducing Term Assurance (BLRTA)

Any redemption request within the first 5 years from date of first disbursement is subject to a redemption fee of 5% of the approved TL amount subject to minimum of RM5,000-00 whichever is higher. Any redemption request made thereafter is subject to 1 month's written notice or 1 month's interest in lieu of the required notice.

7. Do I need any insurance coverage?

- Fire/house owner's insurance policy on the property(ies) assigned/charged to the Bank.
- Business Loan Reducing/Level Term Assurance (BLRTA/BLLTA) is optional.

8. What are the major risks?

- Please be advised that the prescribed rate will change according to the changes in the Base Lending Rate (BLR). An increase in the prescribed rate may result in higher monthly repayments amount and interest charged.
- 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.

9. Do I need a collateral or guarantor?

- Collateral: Property will act as collateral.
- Guarantor: Yes. Any waiver is subject to discretion and credit evaluation by the 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. To update your correspondence details, you may contact our business relationship managers at any of our nearest Branches/ Banking Business Centres or contact us at 1300-80-3388.

11. Other type of Term Loan packages available?

Yes. You may refer to our website at www.alliancebank.com.my for other SME financing packages:

- For purpose of purchasing equipment/ machinery
- For general working capital

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 www.alliancebank.com.my.

Alliance Bank Malaysia Berhad

Menara Alliance Bank

159, Jalan Ampang

50450 Kuala Lumpur

Tel: 1300-80-3388 (Malaysia) +603-5624 3888 (Overseas) E-mail: 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 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 or telelink at :

Block D, Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Tel: 1-300-88-5465 Fax: 03-2174 1515 Website: bnmlink.bnm.gov.my

The information provided in this disclosure sheet is effective as at _____. All calculations and information above are for illustration purpose only.

Disclaimer: - 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

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