

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on **BUSINESS PREMISES FINANCING (BPF)**. 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 product can be offered in the form of Term Loan and/or Overdraft facility for the purpose of 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.
- You are currently opting for the below (tick ✓ whichever applicable):

Financing Product:

☐ Term Loan ☐ Overdraft

Financing Package:

☐ Non Zero Entry Cost ☐ Finance Entry Cost

- Business Loan Reducing Term Assurance/Business Loan Level Term Assurance (BLRTA/BLLTA):
☐ Yes - Proposed sum insured RM _____ Tenure: ____ years
☐ No

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

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

- Total amount applied: -RM _____**
Including (if applicable):
Finance Entry Cost (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
Note: For Overdraft, the facility is subject to annual review.
- Prescribed Rate:** Base Lending Rate (BLR) +/- ____% per annum. Currently BLR is at ____% p.a.
Note: For Term Loan, interest is calculated at the prescribed rate on the outstanding amount at the end of the previous month. For Overdraft, interest is calculated at the prescribed rate on the daily outstanding amount.
- Obligations:**
For Term Loan
 - Monthly instalment (based on the total amount applied): RM _____
 - Total repayment amounts inclusive of loan facility amount: RM _____**For Overdraft**
 - Repayment: Payable on demand. Interest is calculated daily 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.
 - Subject to facility review on annual basis.

2.2 Fees and Charges

- 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.
- 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).

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**For Term Loan with BLRTA/BLLTA**

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 Term Loan without BLRTA/BLLTA

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.

3. Know Your Risk

- 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.
- 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 you.
- 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.

4. Other Key Terms

Insurance Coverage Requirements

- 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.

Collateral and Guarantor Requirements

- Collateral: Property will act as collateral.
- Guarantor: A guarantor is required. Any waiver is subject to discretion and credit evaluation by the Bank.

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:** - 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.