

SME Express Loan (SXL) Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up the SME Express Loan. 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 SME Express Loan Program. The final terms and conditions will be documented in the Letter of Offer and Loan Agreements.)	ALLIANCE BANK MALAYSIA BERHAD SME EXPRESS LOAN PROGRAM DATE:
1. What is this product about?	
<ul style="list-style-type: none"> 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. This facility can be granted on fully unsecured basis (with no collateral requirement) or partially secured against CGC/SJPP Guarantee, subject to eligibility and at the discretion of the Bank. 	
2. What do I get from this product?	
<ul style="list-style-type: none"> Total amount applied:-RM _____ Tenure:- _____ years Prescribed Rate: _____ % p.a. flat OR Base Lending Rate (BLR) + _____ % per annum, whichever is applicable (monthly rest*). Currently BLR is _____ %p.a. <p><i>*Note:- For Term Loan, interest is calculated at the prescribed rate on the outstanding amount at the end of the previous month.</i></p>	
3. What are my obligations?	
<ul style="list-style-type: none"> Monthly instalment:-RM _____ (inclusive of interest) based on the total amount applied. Total repayment amount inclusive of loan facility amount:-RM _____ (Note:- Monthly instalment and total repayment amount may vary if BLR changes) 	
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). Guarantee Fees: Upon CGC/SJPP guarantee is issued or renewed, the guarantee fee shall be payable by you or the Bank, depending on the loan package and scheme feature. <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 you.</i></p>	
5. What if I fully settle the Term Loan before its maturity?	
<p>Early settlement/partial prepayment is allowed subject to one (1) month's prior written notice or one (1) month's interest in lieu of the required notice.</p>	
6. Do I need any insurance coverage?	
<p>The Keyman insurance coverage is optional.</p>	
7. What are the major risks?	
<ul style="list-style-type: none"> 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 <u>any of our nearest Branches/ Banking Business Centres</u>. 	
8. Do I need a collateral or guarantor?	
<ul style="list-style-type: none"> 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 the Bank. 	

9. What if I fail to fulfil my obligations?

- Interest on Late Payment: At 1% p.a. above the prescribed rate on any portion of principal and/ or interest and/ or any other sums that is overdue.
- Default Rate: At 1% p.a. above the prescribed rate on the entire outstanding sum in the event the facility is recalled or terminated.
- Right to set-off: 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.

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 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 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 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. 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.