

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on **SME Express Loan**. 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. This facility can be granted on fully unsecured basis (no collateral is required) or partially secured against CGC/SJPP Guarantee.

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)

For this program, as an illustration:

- Your financing amount: -RM _____
- Your monthly instalment: RM _____ (inclusive of interest) based on the total amount applied.
- Your Loan Tenure: - _____ years
- Prescribed Rate: _____ % p.a. flat OR Base Lending Rate (BLR) + _____ % per annum, whichever is applicable (monthly rest*).
- Currently BLR is _____ % p.a.
- **In total you will pay RM _____** at the end of _____ years.
(Note: - Monthly instalment and total repayment amount may vary if BLR changes)

*Note: - For Term Loan, interest is calculated at the prescribed rate on the outstanding amount at the end of the previous month.

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)
- 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.
- Interest on Late Payment 1% p.a. 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.

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

- 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.

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 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 the Guarantor(s) (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

- 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.

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.