

PRODUCT DISCLOSURE SHEET		 ALLIANCE ISLAMIC BANK DATE:	
This Product Disclosure Sheet (PDS) provides you with key information on SME Financing-i (Trade Facility-i) . Other customers have read this PDS and found it helpful; you should read it too . For other financing packages, refer our website at alliancebank.com.my .			
1. What are these products about? <ul style="list-style-type: none"> SME Financing-i can be offered to SME customers for the purpose of business expansion, asset acquisition, refinancing of properties, capital expenditure and/or general working capital. This financing can be granted on fully secured or partially secured basis. SME Financing-i is available in the form of trade facilities below:- <p>Accepted Bills-i (AB-i) provides financing for your local purchases/sales and/or imports/exports of goods.</p> <p>Letter of Credit-i (LC-i) is for import/local purchases of goods. This is a payment instrument that gives the beneficiary (Seller) assurance of payment. The applicant (Buyer) will be assured that payments will only be released upon presentation of stipulated documents that comply with all the terms and conditions in the LC.</p> <p>Trust Receipt-i (TR-i) enables importer to take delivery of their goods prior to payment of the bills. The importer will act as a trustee to the bank to sell the goods on behalf of the bank and the proceeds from the sale of the goods is to repay the bank at a later date.</p> <p>Shipping Guarantee-i (SG-i) is an indemnity letter issued by the Bank addressed to the Shipping Company on the instruction of an importer/buyer (Customer) for the release of goods without the presentations of an original Bill of Lading (BL).</p> <p>Bankers Guarantee-i (BG-i) is an undertaking issued by a bank at the customer's request in favor of third party (Beneficiary) guaranteeing payment in the event of default. This is to support your business by providing performance bond for your contracts or payment guarantee for your goods and service.</p> <p><i>Note:</i></p> <ul style="list-style-type: none"> Trade Facility-i can be packaged with CGC/SJPP Guarantee and BNM's Funds for SMEs as option, depending on the scheme feature, eligibility and Bank's credit evaluation. CTMF-i, CLF-i & IHP-i facilities are also available under SME Financing-i package, kindly refer to SME Financing-i (CMTF-i, CLF-i & IHP-i) PDS for more information. 		It is your responsibility to:  <p>Read and understand the key terms in the contract before you sign it.</p> <p style="text-align: center;">↑</p> <p>Ensure you can afford to pay a higher instalment if the Overnight Policy Rate (OPR) rises.</p>  <p>Contact us immediately, if you are unable to pay your monthly instalment.</p>	
1.1 Applicable Shariah Contract			
Accepted Bills-i (AB-i) <ul style="list-style-type: none"> Uses Murabahah for purchase financing and Bai al-Dayn for sales financing, where goods are sold at cost plus agreed profit and debts are sold at an discounted price. Letter of Credit-i (LC-i) <ul style="list-style-type: none"> Based on Wakalah, where the customer appoints the Bank as agent to pay the beneficiary upon compliance with LC-i terms for a fee. Trust Receipt-i (TR-i) <ul style="list-style-type: none"> Uses Murabahah, selling goods at cost plus agreed profit with all costs disclosed at the time of agreement. Shipping Guarantee-i (SG-i) & Bankers Guarantee-i (BG-i) <ul style="list-style-type: none"> Based on Kafalah, where the Bank guarantees third-party liability in case of default, with collateral and a fee from the third party. 			
2. Facility Terms and Conditions			
2.1 Payment Terms <i>The actual amount of financing, tenure, profit rate / pricing and other product features to be provided by the Bank is dependent upon credit evaluation by the Bank. Please refer latest BFR at our website at alliancebank.com.my.</i>			
Total financing amount on aggregate basis is up to RM40mil, subject to credit evaluation by the Bank.			
Facility Type	Tenure	Profit rate/ Pricing	Payment Terms
AB-i	Up to 150 days	Quoted by Bank	Full settlement of principal amount on maturity date.
LC-i	Up to 150 days	Quoted by Bank	Full settlement upon acceptance of documents received from the negotiating bank.
TR-i	Up to 150 days	From BFR + 1.25% p.a. (monthly rest)	Full settlement of principal and profit on maturity. Partial payments allowed during tenor.
SG-i	Up to 150 days	Quoted by Bank	Must be redeemed and returned to the Bank for cancellation upon receiving original bill of lading.
BG-i	Up to 5 years	Quoted by Bank	In case of demand under the BG issued on your behalf, the Bank shall debit your account to settle the demand or offset from the cash margin, whichever is applicable.
2.2 Fees and Charges			
<ul style="list-style-type: none"> Stamp Duty:- As provided in the Stamp Duty Act 1949 (Revised 1989) CGC/SJPP Guarantee Fee:- Applicable if there is CGC/SJPP guarantee applied. Upon CGC/SJPP guarantee fee issued/renewed, the guarantee fee shall be payable by you or the Bank, depending on the financing package and scheme feature. 			
AB-i	<ul style="list-style-type: none"> Profit Rate: to be quoted by the Bank. Profit to be collected upfront upon drawdown (sales transactions) and on maturity (purchases transactions). Acceptance commission by arrangement. Minimum RM100.00. Postage of RM10. Bunching fee of RM50.00 where applicable. Rentas fee where applicable. 		
LC-i	<ul style="list-style-type: none"> Commission of 0.1% per month or part thereof on the amount of the LC-i. Minimum RM100.00 plus actual cost and correspondent charges, if any. Postage RM10. 		
TR-i	<ul style="list-style-type: none"> Profit amount will be determined upfront and payable upon settlement of TR-i on maturity date or during partial settlement before maturity. Postage of RM10.00. Rentas fee where applicable. 		
SG-i	<ul style="list-style-type: none"> Commission of 0.1% on the amount of the invoice. Minimum RM100.00 (LC) or RM200.00 (non LC) plus postage of RM5.00. 		
BG-i	Issuance of BG <ul style="list-style-type: none"> Commission: 0.1% to 0.15% per month or part thereof (depending on the tenor of BG). Minimum: RM100.00 plus stamp duty of RM10.00 and postage of RM5.00 Handling fee: RM100.00 where applicable. Any Amendment <ul style="list-style-type: none"> Handling fee: RM50.00 plus postage of RM5.00 Amendment for BG extension/increase amount		

- Additional commission for the extended period/incremental value. Minimum: RM50.00 plus postage of RM5.00.
- Handling fee: RM50.00

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 Letter of Credit-i and Bankers Guarantee-i, Confirmation/consent from beneficiary must be obtained prior to cancellation.
- For Accepted Bills-i, settlement is allowed provided the accepting bank is still the bearer of the Accepted Bills-i.
- For Trust Receipt-i, you may fully settle at any point of time during the tenor of the Trust Receipt-i, profit amount will be re-calculated based on the period financed only.

3. Know Your Risk

- Please be advised that the prescribed rate will change according to the changes in the Base Financing Rate (BFR). An increase in the prescribed rate may result in higher monthly payments amount and profit charged.
- If you do not honour your payment 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 financing obligations, you should contact us earliest possible to discuss payment alternatives. You may contact us at any of our nearest Branches/ Banking Business Centres.
- Right to set-off: -Bank has right to set-off any credit balance to regularise the arrears in the financing account without notice to the Customer.
- Bank has the right to commence legal action against you and Guarantor (if any) and repossess the collateral charged/assigned to the Bank.
- Legal action against you may affect your credit rating and this will cause your credit to be more difficult or expensive to you.
- If fail to fulfil obligation, overdue profit rate at BFR + 3.50% on overdue amount will be charged for AB-i, LC-i, TR-i and BG-i. Whereas for SG-i, if there SG-i is not returned after 3 months from date of issuance, additional commission at 0.05% per month on amount of invoice after 3 months from date of issuance up to the date of return of SG-i (minimum RM50.00 per month plus postage of RM5.00).
- For trade facility, other risks including but not limited to counterparty default risk, non-payment by buyer, standard of goods purchased not as expected, failure to deliver may exist.

4. Other Key Terms

Takaful Coverage Requirements

- Accepted Bills-i / Trust Receipt-i: Full takaful coverage for the goods is required at your own cost.
- Letter of Credit-i / Shipping Guarantee-i: Depending on the incoterms negotiated in the sales contract, takaful coverage to be arranged for goods under LC-i accordingly. You are advised to take up takaful coverage for the goods according to incoterms agreed in the sales contract.

Collateral and Guarantor Requirements

- Tangible collateral: Property/ land/ deposits may be required as collateral, subject to the purpose of financing and Bank's credit evaluation.
- CGC/SJPP Guarantee: Guarantee from CGC/SJPP may be taken as security, subject to the scheme applied and Bank's credit evaluation.
- Guarantor: A guarantor is required. Any waiver is subject to discretion and Bank's credit evaluation.

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 Islamic Bank 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 profit 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.