

PRODUCT DISCLOSURE SHEET

Dear Customer,

Please read this Product Disclosure Sheet (PDS) before you decide to take up this product. Be sure to also read the terms in the letter of offer. Please seek clarification from your Relationship Manager/Business Manager if you have any queries.


ALLIANCE BANK

Alliance Bank Malaysia Berhad 198201008390 (88103-W)

Bankers Acceptance

Date: _____

1. What is this product about?

Bankers Acceptance provides financing for your local purchases/sales and/or imports/exports of goods. This product is available via the Bankers Acceptance Limit granted to you under your Trade Finance Credit Facility.

2. What do I get from this product?

Financing Amount (RM)	Minimum RM50,000.00
Margin of Financing	100% of invoice value rounded downward to the nearest thousand, in multiples of RM1,000.00
Interest Rate	Quoted by the Bank. Interest to be collected upfront upon drawdown.
Tenor	_____ days

3. What are my obligations?

Full settlement of the Bankers Acceptance principal amount on maturity date.

4. What are the fees and charges I have to pay

Acceptance Commission	Minimum RM100.00
Postage	RM10.00
Bunching Fee	RM50.00, where applicable
RENTAS	RM5.00, where applicable
Other Fees and Charges	Please refer to the Bank's corporate website https://www.alliancebank.com.my/fees-and-charges for details. Kindly note that the fees and charges on the Bank's website are updated from time to time.

*Subject to 8% SST

5. What if I fail to fulfill my obligations?

- Overdue Interest Rate at Base Lending Rate (BLR) + 3.50% on overdue amount.
- Right to set off: ABMB has right to set off any credit balance in one account to regularise the arrears in the Trade Facilities account.
- ABMB has the right to commence legal action against you and the guarantor (if any) and liquidate/foreclose the collateral provided (if any).

6. What if I fully settle Bankers Acceptance before its maturity?

You may do so provided the accepting bank is still the bearer of the Bankers Acceptance.

7. Do I need any insurance/takaful coverage?

You are required to take up full insurance coverage for the goods at your own cost

8. What are the major risks?

- Non-payment by your buyer.
- Standard of goods purchased not as expected.

9. Do I need a collateral or guarantor?

- Collateral: Yes
- Guarantor: Subject to discretion and credit evaluation by ABMB

10. What do I need to do if there are changes to my contact details?

It is important that you inform us any change in your contact details to ensure that all correspondence reaches you in a timely manner.

11. Where can I get assistance and redress?

- If you have problems meeting your obligations, contact us earlier to discuss repayment alternatives.
- If there are any service-related queries or complaints, you may call us at +603 5516 9988 (Malaysia), available 8:00 a.m. to 10:00 p.m. daily.
- If your query or complaint is not satisfactorily resolved by us, you may contact BNMLINK at:

BNMLINK

4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur

Tel.: 1-300-88-5465 (Malaysia) or
+603 2174 1717 (Overseas)
Operating Hours: 9:00 a.m. – 5:00 p.m.
(Monday – Friday except public holiday)
Website: bnm.gov.my/BNMLINK

- 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 counseling, financial education and debt restructuring for individual. You may contact AKPK at:

Agensi Kaunseling Dan Pengurusan Kredit (AKPK)

Menara Aras Raya (formerly known as Menara
Bumiputra-Commerce),
Tingkat 1, Jalan Raja Laut,
50350 Kuala Lumpur

Tel.: +603 2616 7766
Operating Hours: 9.00 a.m. – 5.00 p.m.
(Monday – Friday except public holiday)
Website: www.akpk.org.my

12. Where can I get further information?

For further assistance, please call our Business Banking Contact Centre or visit any Alliance Bank branches.

Business Banking Contact Centre

Tel.: 1300-80-3388 (Malaysia) / +603 5624 3888 (Overseas)
Operating hours: 9:00am to 6:00pm
(Monday – Friday except for public holiday)
Email: bbcc@alliancefg.com

Bank Branches

Operating Hours:
9:15am to 4:15pm (Peninsular Malaysia)
9:00am to 4:00pm (East Malaysia)
(Monday – Friday except for public holiday)

13. Other loan/financing packages available?

- | | | |
|------------------------------------|----------------------|--------------------|
| • Promissory Note | • Export Negotiation | • Letter of Credit |
| • Export Bill Purchased/Discounted | • Shipping Guarantee | • Vendor Financing |
| • Foreign Currency Trade Loan | • Trust Receipt | |
| • Export Credit Refinancing | • Bank Guarantee | |

IMPORTANT NOTE:

The information provided in this disclosure sheet is valid as at the date herein or until _____.
All calculations and information above are for illustration purposes only.

Disclaimer: The actual amount of financing, tenure and interest rate to be provided by ABMB is dependent upon credit evaluation by ABMB. The transmission of the Product Disclosure Sheet to you does not create any obligation by ABMB to grant you any facilities.