

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)

Export Bill Purchased / Discounted

Date: _____

1. What is this product about?

Export Bill Purchased/Discounted provides financing for your local sales and/or export of goods on sight/term basis. This product is available via the Export Bill Purchased/Discounted Limit granted to you under your Trade Finance Credit Facility.

2. What do I get from this product?

Financing Amount (RM)	Financing is against invoice and supporting documents evidencing delivery of goods under collection or Letter of Credit.
Margin of Financing	100% of invoice value or such other margin as approved.
Interest Rate	Foreign Currency Rate (FCR) Funding Rate + ____ % calculated per annum (foreign currency) or Base Lending Rate (BLR) + ____ % per annum (Ringgit). <ul style="list-style-type: none"> Sight bill Interest will be accrued and settle upon receipt of sale/export proceed or upon settlement. Term bill Interest will be collected upfront upon discounting.
Period of Financing	<ul style="list-style-type: none"> Sight Bill: From date of purchased until receipt of sales/export proceeds, not exceeding 30 days. Term Bill: Remaining credit tenor available according to the term of your invoice but in any case not exceeding the approved tenor as per arrangement.

3. What are my obligations?

The financing is expected to be self-liquidating from the sale/export proceeds received from your buyer. However, in the event of non-receipt of the proceeds you are required to settle the financing using your own funds.

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

Commission	<ul style="list-style-type: none"> Commission of 0.1% flat Minimum RM50.00. Maximum RM100.00 (foreign currency bill) or RM500.00 (Ringgit bill)
Postage	RM10.00
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 1.00% above the prescribed rate.
- 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 the Export Bill Purchased/Discounted before its maturity?

You may make partial settlement at any point of time during the tenor of the Export Bill Purchased/Discounted; interest will be charged based on the period financed only.

7. Do I need any insurance/takaful coverage?

You are advised to take up insurance coverage for the goods under this Export Bill Purchased/Discounted at your own cost.

8. What are the major risks?

- Non-receipt of sale/export proceeds.
- You are exposed to foreign exchange risk if the bill financed is in foreign currency.
- Sovereign and bank risks of the overseas buyers.

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?

- | | | |
|-------------------------------|----------------------|--------------------|
| • Bankers Acceptance | • Export Negotiation | • Letter of Credit |
| • Promissory Note | • 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.