

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)

Foreign Currency Trade Loan

Date: _____

1. What is this product about?

Foreign Currency Trade Loan provides financing for your import and export of goods in major foreign currencies. This product is available via the Foreign Currency Trade Loan 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 on open account, collection or letter of credit basis.
Margin of Financing	100% of invoice value
Interest Rate	<ul style="list-style-type: none"> Foreign Currency Rate (FCR) + ____ % calculated per annum. Interest will be accrued and payable upon settlement of Foreign Currency Trade Loan on maturity date or during partial settlement before maturity.
Tenor	____ days

3. What are my obligations?

- Full settlement on maturity the Foreign Currency Trade Loan principal amount plus interest from date of financing up to date of settlement.
- The Loan may be settled in foreign currency or in Ringgit Malaysia.

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

Commission	Open Account Settlement <ul style="list-style-type: none"> Commission of 0.1% on the invoice value Minimum RM100.00 and Maximum RM300.00
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 3.50% above the Bank's Foreign Currency Rate (FCR)
- 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 Foreign Currency Trade Loan before its maturity?

You may take/request early partial/full settlement at any point of time during the tenor of the Foreign Currency Trade Loan. Interest will be charged based on the period financed only. However, any related funding loss, i.e. break funding cost incurred by the Bank during the financing (if any) shall be borne by the customer. Break funding cost may arise when the Bank used a specific foreign currency rate on the day of financing Foreign Currency Trade Loan until the date of approved settlement. If the customer decided to make early settlement, the foreign currency rate may be different on the early settlement date. In such circumstances, the customer shall bear the shortfall together with any additional cost and expenses that may be involved.

7. Do I need any insurance/takaful coverage?

You are advised to take up insurance coverage for the goods under this Foreign Currency Trade Loan at your own cost.

8. What are the major risks?

You are exposed to the foreign exchange risk if you do not have export proceeds.

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

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.