

**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)

**Trust Receipt**

Date: \_\_\_\_\_

**1. What is this product about?**

Trust Receipt is a financing facility that enables importers 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 sales of the goods is to repay the Bank at a later date. This product is available via the Trust Receipt Limit granted to you under your Trade Finance Credit Facility.

**2. What do I get from this product?**

Financing Amount (RM)	Financing is against invoices 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"> <li>Base Lending Rate (BLR) + ____ % calculated per annum.</li> <li>Interest will be accrued and payable upon settlement of Trust Receipt on maturity date or during partial settlement before maturity.</li> </ul>
Tenor	____ days

**3. What are my obligations?**

Full settlement on maturity the Trust Receipt principal amount plus interest from date of financing up to date of settlement.

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

Commission	<ul style="list-style-type: none"> <li>RM0.10% on invoice value</li> <li>Minimum RM50.00 and Maximum RM500.00 (Local currency)/RM100.00 (Foreign Currency)</li> </ul>
Postage	RM10.00
Other Fees and Charges	Please refer to the Bank's corporate website <a href="https://www.alliancebank.com.my/fees-and-charges">https://www.alliancebank.com.my/fees-and-charges</a> 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 prescribed rate.
- Right to set off: ABMB has the 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 the Trust Receipt before its maturity?**

You may fully settle at any point of time during the tenor of the Trust Receipt, interest will be charged based on the period financed only.

**7. Do I need any insurance/takaful coverage?**

You are required to take up full insurance coverage for the goods under this Trust Receipt at your own cost.

**8. What are the major risks?**

Interest rate is pegged to floating rate; the interest amount may change according to fluctuation of the BLR. An increase in BLR may result in higher payable amounts.

**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](http://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](http://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](mailto: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 | • Promissory Notes          |                    |
| • Foreign Currency Trade Loan      | • Shipping 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.