

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to apply for Bankers Acceptance. Be sure to also read the terms in the Letter of Offer. Seek clarification from your institution if you do not understand any part of this document or the general terms).</p>	<p>BANKERS ACCEPTANCE</p> <p>Date:</p>
<p>1. What is this product about?</p>	
<p>Bankers Acceptance (BA) is a short-term working capital facility extended by the Bank to a Customer (Buyer or Seller) facilitating the financing of their purchase/ import or sale/ export of goods. BA is a ringgit facility to finance their purchase from resident, sale to resident, import from non-resident or export to non-resident supported by documentation evidencing the movement of goods between the two parties.</p>	
<p>2. What are the main features of this product?</p>	
<ul style="list-style-type: none"> • Financing is denominated in Ringgit Malaysia (RM), with minimum drawdown of RM50,000.00. • Financing charges include acceptance commission p.a. plus BA rate for the respective tenor of the financing as well as other incidental charges such as remittance costs, where applicable. • The BA Rate is pegged to the Bank's prevailing BA Rate and proceeds are disbursed to the Supplier (in respect of purchase/ import) or to the Customer (in respect of sale/ export). • Financing is allowed for goods and services (excluding non-trade related items such as asset rental/leases). • Minimum financing tenor is 21 days and its maximum is capped at 365 days or as otherwise approved by the Bank. • Financing is available in respect of documents drawn under Letters of Credit, Collections or Open Account trade. • Bunching of invoices is allowed, provided in the same class. • Early repayment is allowed, subject to the Bank's approval and applicable break fund costs. 	
<p>3. How is interest calculated?</p>	
<p>The proceeds from the financing of a BA is determined as follows: Financed Proceeds = BA Principal Amount x [1 - (BA Rate x Tenor / 36500)]</p>	
<p>4. How do I apply for this product?</p>	
<ul style="list-style-type: none"> • You will need to have an approved BA Facility with the Bank and application must be made in the Bank's standard Application Form, duly completed, and signed by your authorised signatory/ies. • Each application must be accompanied by supporting documentation e.g. Invoices and transport documents, evidencing the underlying trade transaction. 	
<p>5. What are my obligations?</p>	
<p>Make full repayment on the maturity date of the BA.</p>	
<p>6. What if I fail to fulfil my obligations?</p>	
<ul style="list-style-type: none"> • The BA will be classified as past due if not fully repaid on its maturity date. • Default interest at 3.5% p.a. above the Bank's prevailing Base Lending Rate will be imposed on the BA principal amount. • Any past due BA will affect your further drawdown of the BA Facility and any other facilities with the Bank. • If the past due BA remains unpaid after 3 months, your facilities with the Bank will be classified as non-performing. • The Bank has the right to set-off any credit balances in your account(s) against the past due BA following prior notification of 7 days to you. • The Bank may exercise its rights and start its recovery process/legal action. • Your BA Facility along with any other facilities with the Bank may be recalled. 	
<p>7. What are the major risks?</p>	
<p>You may be exposed to foreign exchange fluctuation risk when your receivables are in foreign currencies, in view BA financing is denominated in RM.</p>	

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

	<i>Purchase / Import</i>	<i>Sale / Export</i>
Interest	Based on BA rate for the respective tenor.	
Acceptance Commission	Calculated at an agreed percentage p.a. on the Tenor and BA principal amount, determined at facility structuring stage.	Calculated at an agreed percentage p.a. on the Tenor and BA principal amount, determined at facility structuring stage.
Direct Reimbursement Charge, where prior settlement of Invoices has been made	RM100.00	RM100.00
Other Charges	Please refer to our Letter of Offer and the Bank's Corporate website at www1.uob.com.my for details	

Note: The Bank may revise the commission, interest rate, fee and charges from time to time at its absolute discretion, subject to the Bank giving you advance notice of 21 days.

9. 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 correspondences reach you in a timely manner. Please inform us of any change in your contact details at the nearest UOBM branch or our Business Banking Service Center or contact your UOBM Account Relationship Manager.

10. Where can I get assistance and redress?

- If you have difficulties in making settlement, please contact the Bank earliest possible to discuss settlement alternatives. You may contact your UOBM Account Relationship Manager or send an E-mail to us at tradecustomerservice@uob.com.my or contact us at Corporate Transaction Services (CTS) at 03-2638 8299.
- 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 and debt restructuring for individual. You can contact AKPK at Maju Junction Mall, Tingkat 8, 1001 Jalan Sultan Ismail, 50250 Kuala Lumpur (Tel: 03-26167766 or E-mail at enquiry@akpk.org.my).
- If you wish to complain on the products or services provided by the Bank, you may E-mail us at uobcustomerservice@uob.com.my or contact us at Tel No. Kuala Lumpur 603 - 2612 8121; Penang 604 - 2401 121; Johor Bahru 607 - 2881 121; Kuching 082 - 287 121 or Kota Kinabalu 088 - 477 121.
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur (Tel: 1-300-88-5465; Fax: 603 - 2174 1515; E-mail at bnmtelelink@bnm.gov.my).

11. Where can I get further information on the product?

- Should you require additional information on our products, please visit us at the nearest UOBM Branch or E-mail us at businessbanking.servicecentre@uob.com.my or logon to www1.uob.com.my for more info.
- If you have any enquiries, please call our UOBM Business Banking Service Center at Kuala Lumpur 603 - 2616 6800; Penang 604 - 2626 800; Johor Bahru 607 - 2236 800; Kuching 082 - 236 820; Kota Kinabalu 088 - 246 820.

The information provided in this disclosure sheet is valid as at October 2024 and is subject to change at the Bank's discretion from time to time.

To: UNITED OVERSEAS BANK (MALAYSIA) BHD ((271809K)

I/We hereby acknowledge receipt of the above Product Disclosure Sheet

 Authorized Signatory & Company Stamp
 Date: