

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take-up the Letter of Credit Advising. Seek clarification from your institution if you do not understand any part of this document or the general terms).</p>	<p style="text-align: center;"><b>LETTER OF CREDIT ADVISING</b></p> <p>Date: _____</p>												
<p><b>1. What is this product about?</b></p> <p>Letter of Credit Advising (LA) is a service offered by the Bank, facilitating the advising of a Letter of Credit issued in your favour by its correspondent banks (Letter of Credit Issuing Bank), located locally or abroad. The Bank acts as an intermediary i.e. Advising Bank, whom primary role is to authenticate the said Letter of Credit upon receipt from their correspondent bank prior to advising the instrument to you, without any further engagement on its part.</p>													
<p><b>2. What are the main features of this product?</b></p> <ul style="list-style-type: none"> <li>The Letter of Credit is subject to the Uniform Customs and Practice for Documentary Credits, Publication 600 (UCP 600).</li> <li>The Bank will ensure that the Letter of Credit received by you is a genuine instrument.</li> <li>You may also request the Bank to add its confirmation to the Letter of Credit, if so desired and authorised by the instrument. A confirmed Letter of Credit entails the Bank's undertaking (Confirming Bank), on top of the Issuing Bank, which usually arises due to concern on sovereign risk and/or Issuing Bank payment risks. Notwithstanding, the Bank is under no obligation to confirm any Letter of Credit, unless agreeable to do so and upon payment of its confirmation fees.</li> </ul>													
<p><b>3. How do I apply for this product?</b></p> <p>You do not need to have any prior approved facility with the Bank to enjoy this service. However, you will need to advise your Buyer to request their Banker (Letter of Credit Issuing Bank) to send the Letter of Credit to UOBM.</p>													
<p><b>5. What are my obligations?</b></p> <p>You are required to examine the terms and conditions stipulated in the Letter of Credit upon receipt from the Bank, primary to ensure it is reflective of your underlying commercial contract terms with the Buyer and is able to fulfil its requirements accordingly.</p>													
<p><b>6. What if I fail to fulfil my obligations?</b></p> <p>If you failed to comply with the Letter of Credit terms and conditions, you will lose the payment undertaking from the Letter of Credit Issuing Bank and the Confirming Bank, if any.</p>													
<p><b>7. What are the fees and charges I have to pay?</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 35%; text-align: center;"><i>Sale</i></th> <th style="width: 35%; text-align: center;"><i>Export</i></th> </tr> </thead> <tbody> <tr> <td>Advising Fee</td> <td style="text-align: center;">RM60.00</td> <td style="text-align: center;">RM60.00</td> </tr> <tr> <td>Confirmation Fee</td> <td>Calculated at an agreed percentage p.m. or part thereof, quoted on case-to-case basis at point of confirmation, with minimum RM200.00</td> <td>Calculated at an agreed percentage p.m. or part thereof, quoted on case-to-case basis at point of confirmation, with minimum RM200.00</td> </tr> <tr> <td>Other Charges</td> <td colspan="2">Please refer to the Bank's Corporate website at <a href="http://www1.uob.com.my">www1.uob.com.my</a> for details</td> </tr> </tbody> </table> <p>Note: The Bank may revise the commission, fee and charges from time to time at its absolute discretion, subject to the Bank giving you advance notice of 21 days.</p>			<i>Sale</i>	<i>Export</i>	Advising Fee	RM60.00	RM60.00	Confirmation Fee	Calculated at an agreed percentage p.m. or part thereof, quoted on case-to-case basis at point of confirmation, with minimum RM200.00	Calculated at an agreed percentage p.m. or part thereof, quoted on case-to-case basis at point of confirmation, with minimum RM200.00	Other Charges	Please refer to the Bank's Corporate website at <a href="http://www1.uob.com.my">www1.uob.com.my</a> for details	
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<p><b>8. What are the major risks?</b></p> <ul style="list-style-type: none"> <li>Although a Letter of Credit entails the payment undertaking of the Issuing Bank, such bank may not be known to you and the country in which the bank resides may also be a concern e.g. political or foreign exchange risks.</li> <li>Letter of Credit is a conditional payment undertaking, you need to ensure all its terms and conditions are duly complied with when you draw against the instrument</li> </ul>													

<b>9. What do I need to do if there are changes to my contact details?</b>
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.
<b>10. Where can I get assistance and redress?</b>
<ul style="list-style-type: none"><li>• If you wish to complain on the products or services provided by the Bank, you may E-mail us at <a href="mailto:uobcustomerservice@uob.com.my">uobcustomerservice@uob.com.my</a> 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</li><li>• 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 <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a>)</li></ul>
<b>11. Where can I get further information on the product?</b>
<ul style="list-style-type: none"><li>• Should you require additional information on our products, please visit us at the nearest UOBM Branch or E-mail us at <a href="mailto:businessbanking.servicecentre@uob.com.my">businessbanking.servicecentre@uob.com.my</a> or logon to <a href="http://www1.uob.com.my">www1.uob.com.my</a> for more info.</li><li>• 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</li></ul>

The information provided in this disclosure sheet is valid as at September 2018 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

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Authorized Signatory & Company Stamp  
Date: