

## PROGRAM DISCLOSURE SHEET

<p>Please be reminded to read and understand this program disclosure sheet before you decide to take up the Distributor Financing. Be sure to also read and understand the final terms and conditions, which will be documented in the Letter of Offer (“LO”) and Facilities Agreement. You are hereby reminded to always seek and obtain your own independent legal advice. Kindly seek clarification from AmBank (M) Berhad (“Bank”)’s authorised representative if you do not understand any part of this document or the general terms stated herein.</p>	<p>AmBank (M) Berhad Distributor Financing Date: 30 November 2023</p>
<p><b>1. What is this program about?</b></p> <p>Distributor Financing (“DF”) is a structured program under Trade Supply Chain Financing by the Bank that provides the Distributor (“Buyer”) with an avenue to raise funding lines to support purchases of recurring goods/services from their Principal (“Supplier”) that form the major portion of the Buyer’s business.</p> <p>This program provides financing directly to the Buyer to close the liquidity/timing gap between the cash or credit term given by the Supplier and the date of the Buyer receiving proceeds from the sale of goods/services.</p>	
<p><b>2. What do I get from this program?</b></p> <ul style="list-style-type: none"> <li>• Subject to the DF facility terms as per LO from the Bank to you, you will get DF financing which is: <ul style="list-style-type: none"> <li>a. subject to DF facility limit;</li> <li>b. to finance your business-related purchase of recurring goods/services from Supplier;</li> <li>c. denominated either in Ringgit Malaysia (“RM”) or foreign currencies (“FCY”) acceptable to the Bank;</li> <li>d. for a period up to approved tenure; and</li> <li>e. at an interest based on Base Lending Rate (“BLR”) or Cost of Fund (“COF”).</li> </ul> </li> <li>• DF will be riding on the existing Multi-Trade Facilities (“MTF”) of the Bank.</li> </ul>	
<p><b>3. What are my roles and obligations?</b></p> <ul style="list-style-type: none"> <li>• Notify your Supplier who has relationship with the Bank of your intention to participate in the DF program.</li> <li>• Request from Supplier for their undertaking for ‘stop-supply letter’, ‘buy back guarantee’ or ‘risk sharing arrangement’, if required and requested by the Bank.</li> <li>• Apply for DF facility and ensure the approved facility is available and adequate for drawdown.</li> <li>• Ensure that the supporting documents presented to the Bank for DF are genuine, related to your nature of business and there is transfer of goods or services.</li> <li>• Ensure sufficient funds and authorise the Bank to debit your account with the Bank for any Bank’s charges, commissions, fees, out-of-pocket expenses relating to the drawdown of DF and settlement of DF at maturity.</li> </ul>	

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

No.	Fees and Charges	Tariff
1	Commission (for services)	0.3% on bill amount Min: RM100; Max: RM500
2	Handling Fee - Creation	0.1% on bill amount Min: RM50; Max: RM100
3	Handling fee - Extension of maturity date	RM100 flat per extension
4	Multiple payment (3 and above number of payments)	RM50 flat
5	Transaction value below RM100,000	RM100 flat
6	Transfer payment (IBG/ RENTAS)	RM2 flat
7	Postage	Within Malaysia: RM5 flat Outside Malaysia: RM20 flat
8	Courier Service	Within Malaysia: RM15 flat Outside Malaysia: Subject to destination
9	Overdue Charges	RM50 flat per transaction

The fees or charges quoted are exclusive of any government taxes which may now be or hereafter imposed by the Government of Malaysia. Should there be any imposition of government taxes on any fees or charges due to the changes in law or any other factors, the Bank has the right to change or revise the amount payable.

#### 5. What if I failed to fulfil my obligations?

- If you do not repay the principal and interest on maturity date, the Bank shall charge Default Interest as per the rate indicated in the LO from maturity date up to the date of full settlement.
- If overdue bills remain outstanding after 3 months, the status of your credit facilities with the Bank will be categorised as non-performing loan.
- The Bank will suspend utilisation of the credit facilities granted to you.
- The Bank may exercise its right and start its recovery process/legal action, including but not limited to bankruptcy/winding up proceedings (if the outstanding amount reaches a certain limit). Repercussions of being adjudged a bankrupt/wound up may result in the freezing and confiscation of your assets.
- Legal action against you may affect the credit rating leading to credit being more difficult or expensive.
- Right to set off: The Bank has the right to utilise any credit balance in your account(s) maintained with the Bank to settle outstanding amount under any facilities with the Bank. However, the set off amount shall be notified to you prior to the set off being effected.

#### 6. What if I fully settled before its expiry date?

- Interest will be calculated up to the date of full settlement.

#### 7. Do I need insurance coverage?

- Not applicable.

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

- DF facility to you would be affected if Supplier pulls back undertaking on 'buy back guarantee' or 'stop-supply letter'.

**9. Do I need a guarantor or collateral?**

- A guarantor is to be provided if required.
- Collateral is to be provided if required and must be acceptable by the Bank.

*Note: The above requirements are depending on your credit worthiness.*

**10. What do I need to do if there are changes to my contact details?**

It is important that you inform the Bank of any changes in your contact details to ensure all correspondences reach you in a timely manner. For assistance, you may contact/notify in writing to your respective Relationship Manager.

**11. Where can I get assistance and redress?**

- If you wish to complain on the products or services provided by us, you may contact us at:

AmBank Berhad Contact Centre  
P.O Box no. 12617, 50784 Kuala Lumpur,  
Tel.: (603) 2178 8888  
Email: [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank negara Malaysia LINK at:

Blok D, Bank Negara Malaysia,  
Jalan Dato' Onn,  
50450 Kuala Lumpur.  
Tel.: 1-300-88-5465  
Fax.: 03-2174 1515  
Website: [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my)

- 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, financial education and debt restructuring for individuals at:

Level 5 & 6,  
Menara Aras Raya  
(Formerly known as Menara Bumiputra Commerce)  
Jalan Raja Laut, 50350 Kuala Lumpur  
Tel.: 03-2616 7766  
Email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

**12. Where can I get further information?**

For details of benefits, fees and charges, you may visit [www.ambankgroup.com](http://www.ambankgroup.com)

**13. Other trade products available: -**

- |   |                               |
|---|-------------------------------|
| • Bank Guarantee                              | • Invoice Financing           |
| • Over-The-Counter Bank Guarantee             | • Foreign Currency Trade Loan |
| • Bankers Acceptance                          | • Packing Credit Advance      |
| • Direct Outward Bills Purchase               | • Ringgit Trust Receipt       |
| • Documentary Collection/Purchase/Negotiation | • Shipping Guarantee          |
| • Export Credit Refinancing                   | • Standby Letter of Credit    |

**IMPORTANT! YOUR COLLATERAL MAY BE LIQUIDATED IF YOU DO NOT KEEP UP WITH YOUR PAYMENTS**

The information provided in this program disclosure sheet is valid from 30 November 2023 until the next update. Kindly visit [www.ambankgroup.com](http://www.ambankgroup.com) for the latest information.

All calculations and rates above are for illustration purpose only. Terms and conditions apply.

*Disclaimer: The actual facility to be provided by the Bank is dependent upon your credit evaluation by the Bank. The transmission of this program disclosure sheet to you does not create any obligation by the Bank to grant you any facilities.*

I/We duly acknowledge that the key contract terms and my/our financial obligations under this financial program had been adequately explained to me by the authorised representative of AmBank (M) Berhad.

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Name:  
NRIC No:  
Date:

Or

For and on behalf .....  
Registration No:

.....  
(Authorised signatory/ Director)  
Date: