

PRODUCT DISCLOSURE SHEET

<p>Please be reminded to read and understand this product disclosure sheet before you decide to take up Foreign Currency Trade Loan. 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 Foreign Currency Trade Loan Date: 30 November 2023</p>
<p>1. What is this product about?</p> <p>Foreign Currency Trade Loan (“FCTL”) is a short-term trade loan by the Bank denominated in foreign currency (“FCY”) to finance Customer’s import under Letter of Credit (“LC”), Documentary Collection (“Collection”) or Open Account.</p> <p>The Bank pays the Seller on behalf of the Customer and allows the Customer to take possession of the goods and gives the Customer a credit period to allow the Customer to deal with the goods to generate proceeds to repay the Bank.</p>	
<p>2. What do I get from this product?</p> <ul style="list-style-type: none"> • Subject to FCTL facility terms as per LO from the Bank to you, you will get FCTL financing which is: - <ol style="list-style-type: none"> a. subject to FCTL facility limit; b. denominated in USD, SGD, AUD, EUR, GBP and JPY; c. 100% financing of invoice value; d. subject to a minimum drawdown of RM20,000 or FCY equivalent; e. for the period of up to approved tenure by the Bank according to the asset conversion cycle of the Customer; f. at an interest based on Cost of Fund (COF) calculated at daily rest on accrual basis; and g. for the purpose of financing the Customer’s business related purchase/import under LC issued by the Bank, Collection or Open Account. 	
<p>3. What are my roles and obligations?</p> <ul style="list-style-type: none"> • Apply for FCTL facility and ensure the facility is available and adequate for drawdown. • Ensure that the supporting documents for FCTL are related to your nature of business and there is genuine transfer of the goods. • Ensure sufficient funds and authorise the Bank to debit your account with the Bank for any Bank’s charges, commissions, fees and/or out-of-pocket expenses relating to the FCTL financing including its settlement upon maturity. • Ensure no other means of financing on the same transaction have been obtained. 	

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

No.	Fees and Charges	Tariff
1	Multiple payment (3 and above number of payments)	RM50 flat
2	Transfer payment (IBG/ RENTAS)	RM2 flat
3	Postage	Within Malaysia: RM5 flat Outside Malaysia: RM20 flat
4	Courier Service	Within Malaysia: RM15 flat. Outside Malaysia: Subject to destination
5	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 fail to fulfil my obligations?

- If FCTL financing is not fully settled at maturity, the remaining will be classified as overdue and converted into Ringgit Malaysia (“RM”) subject to the Default Interest as per LO from maturity date until date of full settlement.
- If your FCTL account remains overdue 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 any 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 accounts 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 the facility before its expiry date?

- The interest will be calculated up to full settlement date.
- May subject to penalty (i.e., break funding cost) for early termination of contract.

7. Do I need insurance coverage?

- Not applicable.

8. What are the major risks?

- Fluctuation in foreign exchange rate if settlement is paid in RM.

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 to 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 change 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

- 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

- 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

12. Where can I get further information?

For details of benefits, fees and charges, you may visit www.ambankgroup.com.

13. Other trade products available: -

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| • Bank Guarantee | • Invoice Financing |
| • Over-The-Counter Bank Guarantee | • Letter of Credit |
| • 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 product disclosure sheet is valid from 30 November 2023 until the next update. Kindly visit www.ambankgroup.com for the latest information.

All calculations and rates above are for illustration purposes 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 product 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 product had been adequately explained to me/us by the authorised representative of AmBank (M) Berhad.

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Name:
NRIC No:
Date:

Or

For and on behalf
Registration No:

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(Authorised signatory/ Director)
Date: