



PRODUCT DISCLOSURE SHEET

Product Name:
Revolving Credit

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Revolving Credit (RC) before you decide to take up this product. You are required to seek clarification with EXIM Bank's (Bank) Relationship Manager assigned to you on any of the terms and conditions governing the said product. Please ensure that you have fully understood the product and the terms and conditions are suited to your financing and/or business requirement.)

1. What is this product about?

Revolving Credit (RC) facility is a short-term credit facility granted to facilitate general working capital requirement or bridging short term needs for export of goods as well as services that are acceptable to EXIM Bank.

2. What do I get from this product?

Loan Amount

Currency ()*: _____

*Acceptable currencies are USD, EURO, RM and other appropriate currencies.

Tenure

Up to five (5) years*.

*Subject to Bank's policy, annual review and renewable.

Effective Interest Rate

Up to maximum of (x)% per annum (COF + Spread)

Illustration:

• Loan Amount	: RM5,000,000.00
• Drawdown	: RM2,500,000.00
• 1-month COF (current rate*)	: 4.01% (current rate as at Mar 2023)
• Interest rate	: COF + 1.00% p.a.
• Effective Lending Rate	: 5.01%
• Tenure	: 30 Days
• Profit Charge	: RM10,294.52

Interest charged computation

Interest charged on loan amount drawdown:

$$\begin{aligned} \text{Interest charged} &= \text{Drawdown Amount} \times \text{Interest Rate} \times \text{Number of days} / 365^* \text{ or } 360^* \text{ days} \\ &= \text{RM2,500,000.00} \times 5.01\% \times 30 \text{ Days} / 365 \\ &= \text{RM10,294.52} \end{aligned}$$

Note:

- Please note that the above rates are indicative only.
- The final approved amount of your revolving credit facility and interest rate are subject to the Bank's approval and may differ from the above illustration. The actual rates will be incorporated into a letter of offer/ facility letter that to be issued by the Bank.

3. What are my obligations?

- You are required to pay the Bank's Interest based on utilization amount which is computed based on prevailing Bank's Effective Interest Rate.
- You are required to make a full settlement for the outstanding amount (principal sum plus interest or any other monies) owing to the Bank upon maturity unless renewed (rollover of principal and tenure) for another short-term tenure.

IMPORTANT: Your monthly instalment and total repayment amount will vary if the interest rate changes.

Total loan amount	RM5,000,000.00
Drawdown	RM2,500,000.00
1-month COF (current rate*)	4.01% (current rate as at Mac 2023)
Interest rate	COF + 1.00% p.a.

Rate	Current COF	If COF goes up 0.1%	If COF goes down 0.1%
1-month COF	4.01%	4.11%	3.91%
Effective Interest Rate (COF + % p.a.)	5.01%	5.11%	4.91%
Interest charged	RM10,294.52	RM10,500.00	RM10,089.04

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

For full list of Bank's fees and charges, please visit our website at <https://www.exim.com.my>

No.	Type of Fees and Charges	Quantum
1.	Processing Fee	Processing fee of 1.0%* of the loan amount. (* Subject to Terms and Conditions. Not applicable to SMEs)
2.	Stamp Duty	As per the Stamps Act 1949 in Malaysia and/or stamping requirement in other jurisdiction (if applicable).

No.	Type of Fees and Charges	Quantum
3.	Legal Fees (where applicable)	Includes solicitor's fees for legal loan documentation, Government Tax, fees and charges for registration of charge, land search and bankruptcy search or any other relevant fee in relation to the Facility.
4.	Commitment Fee	1% per annum on unutilized portion of the revolving facility amount.

Please request from your Relationship Manager for the Bank's Standard Fees and Charges on Conventional Products and Services. If there are any changes in fees and charges that are applicable to your facility, the Bank will notify you at least 21 calendar days prior to the effective date of implementation.

5. What if I fail to fulfill my obligation?

- We shall charge you a penalty for late payment at one percent (1%) per annum on the prevailing interest rate.
- Legal action will be instituted against you to recover the indebtedness which includes among others, obtaining judgment and enforcement of judgment such as writ of seizure and sale, garnishee, winding up and bankruptcy action.
- The Bank has the right to set-off as per letter of offer (if applicable).

6. What if I fully settled the loan before its maturity?

Revolving credit is subject to the tenure and/ or renewal period. Prepayment of entire revolving credit facility before the expiry of the interest period is subject to funding loss if any, for re-deployment of the prepaid fund by Treasury.

7. Do I need a guarantor or collateral?

Yes. Bank may require you to provide collateral which is acceptable by the Bank.

8. Do I need insurance coverage?

Yes. You are advised to subscribe to any appropriate insurance policy from any insurance company acceptable by the Bank to mitigate risks associated to the facility.

9. What are the major risks?

- Our Effective Interest Rate may subject to fluctuation during the lone tenure. However, the rate shall not exceed the Ceiling Interest Rate.
- Any non-payment of the Bank's indebtedness under financing facility would also have an adverse record on your credit rating.

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

- a) It is important that you inform the Bank of any changes to your contact details to ensure that all correspondences reach you in a timely manner.
- b) You may inform the Bank such changes via various channels of communication such as the website or call centre at 03-2601 2000.

11. Where can I get an assistance and redress?

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

Head, Corporate Communication Department
Export-Import Bank of Malaysia Berhad
Level 1, EXIM Bank, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia
Tel: +603-26012000
Fax: +603-26012469
Website: www.exim.com.my

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact your Relationship Manager or send an e-mail to us communications@exim.com.my or contact us at +603-26012000.

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services and money management, credit counselling, financial education and debt restructuring for SMEs. You can contact AKPK at:

Agensi Kaunseling dan Pengurusan Kredit (AKPK)
Level 5 and 6, Menara Bumiputera Commerce,
Jalan Raja Laut, 50350 Kuala Lumpur
Tel: +603-26167766
Website: <https://services.akpk.org.my/>

If your query or complain is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Blok D, Bank Negara Malaysia,
Jalan Dato' Onn,
50480 Kuala Lumpur
Tel: 1-300-88-5465
Fax: +603-2174 1515
Email: bnmtelelink@bnm.gov.my

OR

Ombudsman for Financial Services (OFS)
(Formerly known as Financial Mediation Bureau) at:
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Telephone: +603-22722811
Fax: +603-22721577
Email: enquiry@ofs.org.my
Website: <http://www.ofs.org.my>

12. Where can I get further information?

Additional information on Revolving Credit is available at our office and corporate website: www.exim.com.my
If you have any enquiries, please contact us at:

EXPORT-IMPORT BANK OF MALAYSIA BERHAD
Level 1, EXIM Bank, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia
Tel: +603-26012000
Fax: +603-26012469

13. What are other types of cross-border financing products available?

- Overseas Project Financing
- Overseas Investment Financing
- Contract Financing
- Term Loan
- Import Financing

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO SERVICE YOUR PAYMENT FOR THE FACILITY ON REGULAR BASIS

The information provided in this disclosure sheet is **valid as at 20 October 2023**.