

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Foreign Bill of Exchange Purchase (FBEP) 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?

The facility provides working capital financing for Malaysian exporters in exporting their products to overseas buyers. The facility finances the export bill after shipment has been made. The purpose of this facility is to promote the export of Malaysian goods through financial assistance for production of goods and discounting of export bill.

## 2. What do I get from this product?

<b>Loan Amount</b>	Currency ( )*: _____ *Acceptable currencies are RM and other appropriate currencies.
<b>Margin of Financing</b>	Up to 100% of export bill
<b>Tenure</b>	Up to 180 days
<b>Drawdown</b>	<ul style="list-style-type: none"> <li>Foreign Bill of Exchange Purchase Facility against Letter of Credit</li> <li>Foreign Bill of Exchange Purchase Facility against Documentary Credit</li> </ul>
<b>Effective Interest Rate</b>	Up to maximum of (x)% per annum (COF + Spread)

## 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 plus interest) upon maturity of the facility and based on the repayment schedule provided or notified by the Bank from time to time.
- You are also required to provide additional security as and when required by the Bank from time to time.

## 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.	Stamp Duty	As per the Stamps Act 1949 in Malaysia and/or stamping requirement in other jurisdiction (if applicable).
2.	Commission Fee	0.1% of bill amount subject to a minimum of RM50 and maximum RM500 (for Ringgit Malaysia) / USD100 (equivalent for foreign currency)  Note: All fees and charges are subject to Goods and Services Tax
3.	Processing Fee	Processing fee of 1.0%* of the loan amount. Not applicable to Small and Medium Enterprises SMEs.  *Subject to Terms and Conditions.

Please request from your Relationship Manager for the Bank's Standard Fees and Charges on Islamic 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.

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

Nil.

## 7. Do I need a guarantor or collateral?

Any but not limited to the following:

- Corporate Guarantee
- Shareholder and/or Director Guarantee
- Landed Property
- Charge on fixed and/or floating assets of customers
- Assignment of Takaful/insurance policies, agreements, contract proceeds, right and benefits

## 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 loan tenure. However, the rate shall not exceed the Ceiling Interest Rate.
- Any non-payment of the Bank's indebtedness under loan 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](http://www.exim.com.my)

If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives. You may contact your Relationship Manager or send an e-mail to us [communications@exim.com.my](mailto: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](mailto: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](mailto:enquiry@ofs.org.my)  
Website: <http://www.ofs.org.my>

## 12. Where can I get further information?

Additional information on Foreign Bill of Exchange Purchase is available at our office and corporate website:  
[www.exim.com.my](http://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 trade loan products available?

- Trust Receipt
- Supplier Credit
- Letter of Credit

**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**.