

PRODUCT DISCLOSURE SHEET

ENDORSEMENT OF TRANSPORT DOCUMENT-I

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Trade Financing.

Other customers have read this PDS and found it helpful, **you should read it too.**



Export-Import Bank of Malaysia Berhad
(A Subsidiary of Bank Pembangunan Malaysia Berhad (BPMB))

Date:

1. What is Endorsement of Transport Document-i?

Endorsement of Transport Document-i is a service offered by the Bank to facilitate clearing of genuine and Shariah compliant goods at the port/airport prior to receiving the complete set of import documents by putting an endorsement on the advanced copy of Bill of Lading / Air Waybill. The applicable Shariah concept for this product is:

- **Ujrah:** *Ujrah* refers to a fee paid against services performed.

2. Know Your Obligations

You are required to submit to the Bank the negotiable Bill of Lading or Air Waybill together with a copy of the invoice. Before utilizing the facility, you must execute an indemnity letter to indemnify the Bank against any loss arising from defective or discrepant import documents, and a trust receipt or any other document required for the pre-shipment financing facility. You must also pay the commission fee in accordance with the Bank's standard fees and charges.

Fees and Charges

- For the full list of Bank's fees and charges, please visit our website at <https://www.exim.com.my>
- Please request from your Relationship Manager for the Bank's Standard Fees and Charges.

What if I fail to fulfil my obligation?

- The Bank may decline your application hence no endorsement will be issued. Late clearance of goods at the port may incur storage / demurrage charges imposed by the port authority to the importer.

3. Know Your Risk

- You will be prohibited from not accepting discrepant documents (if any) in view of goods having been collected.
- Unable to take delivery of the cargo at the port before arrival of import documents which will incur storage / demurrage charges.
- Possible losses due to the deteriorating conditions of goods due to late intake of cargo at port.

4. Other Key Terms

- Collateral: Not applicable.
- Takaful Coverage: You are obliged to subscribe to any appropriate Takaful coverage, unless there is no availability of Takaful and subject to the Bank's internal requirements.
- Changes to Contact Details: It is important to inform the Bank of any changes to your contact details to ensure that all correspondences reach you in a timely manner.

Assistance and Redress

If you have complaints or need assistance, you can contact:



Export-Import Bank of Malaysia Berhad

+603 2601 2000
communications@exim.com.my
www.exim.com.my



Agensi Kaunseling dan Pengurusan Kredit (AKPK)
For free services such as credit counselling, financial education and debt restructuring for SMEs

+603 2616 7766
<https://services.akpk.org.my>



Bank Negara Malaysia LINK or TELELINK
If your complaint is not satisfactorily resolved by the Bank

1-300-88-5465
bnmtelelink@bnm.gov.my



Financial Market Ombudsman Service (FMOS)

+603 2272 2811
www.fmos.org.my

It is your responsibility to:



Read and understand the key terms in the contract before you sign it.



Ensure you service your profit charges, pay mature bills, your monthly instalments and/or any other fees and charges (if any) timely and in full throughout the financing/facility tenure. Speak to us if you wish to settle your financing earlier.



Contact us immediately if you are unable to pay your dues/monthly instalment on time.

Disclaimer: The information, terms and conditions in this product disclosure sheet are indicative and not binding on the Bank. The final terms and conditions shall be stipulated in the Letter of Offer/Facility Letter/Master Agreement after proper credit assessment and final approval by the Bank's management.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO SERVICE YOUR PAYMENT FOR THE FACILITY ON A REGULAR BASIS
Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐

I acknowledge that EXIM Bank has provided me with a copy of the PDS

☐

I have read and understood the key information contained in this PDS

*A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent dispute over the product terms and conditions.

Name: _____

Date: _____

Company Stamp