

PRODUCT DISCLOSURE SHEET

TERM FINANCING-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 Term Financing-i?

Term Financing-i (TF-i) is a financing tool to facilitate your financial requirements in exports, projects, contracts as well as other asset-based/asset acquisition and non-asset based financing requirements. The applicable Shariah concepts for this product are:

- **Ijarah:** A lease contract that transfers the ownership of a usufruct of an asset to another person for a specified period in exchange for a specified consideration.
- **Tawarruq:** Purchase and sale with two stages of transaction. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis.
- **Murabahah:** A sale and purchase of an asset where the acquisition cost and the mark-up are disclosed to the purchaser.

2. Know Your Obligations

For this financing, as an illustration:

Financing Amount	=	RM 500,000
Monthly Instalment	=	RM7,071.00
Financing Tenure	=	10 Years
Effective Profit Rate	=	6.97% p.a (*COF + Spread)
Sale Price	=	RM848,500

*The Cost of Fund (COF) will be provided by the Bank upon request of the facility. For this illustration, COF is assumed at 5.47% p.a. while the spread at 1.5% p.a.

**Under the variable rate financing concept, the Bank will grant *Ibra'* (rebate) for the difference between the profit calculated at the Ceiling Profit Rate (CPR) and that calculated at the Prevailing Profit Rate (PPR).

Fees and Charges

Types of Fees and Charges	Quantum
Stamp Duty	As per the Stamps Act 1949 in Malaysia and/or stamping requirement in other jurisdiction (if applicable).
Legal Fees (where applicable)	Includes solicitor's fees for financing legal 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.
Facility Fee	Processing fee of 1.0%* of the financing 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. Or visit our website at <http://www.exim.com.my/>

What if I fail to fulfil my obligation?

We shall charge you a compensation for late payment (Ta'widh):

- Up to one percent (1%) per annum;
 - on instalment in arrears during the Tenure of the Facility; or
 - on the outstanding balance in the event of default causing the entire Facility to be recalled or brought to court for judgement prior to maturity;
- Up to Islamic Interbank Money Market ('IIMM') rate or any other rate specified by Bank Negara Malaysia:-
 - on the outstanding balance beyond the maturity period of the financing; or
 - on the outstanding balance after the judgement notwithstanding the maturity of the Facility

Notwithstanding the above, the Compensation for Late Payment (Ta'widh) shall not be compounded

Note: The imposition of Ta'widh shall be in such manner as approved by BNM from time to time.

3. Know Your Risk

- Our Prevailing Profit Rate may be subject to fluctuation during the financing tenure. However, the rate shall not exceed the Ceiling Profit Rate and/or Selling Price.
- Any non-payment of the Bank's indebtedness under financing facility would also have an adverse record on your credit rating

4. Other Key Terms

- Guarantor or Collateral: The Bank may require you to provide collateral which is acceptable by the Bank
- 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
 ✉ bnmtelink@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