

## PRODUCT DISCLOSURE SHEET

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Forward Foreign Exchange (FX) 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 loan and/or business requirement.)



## Forward Foreign Exchange

### 1. What is this product about?

Forward Foreign Exchange (FX) is available to EXIM Bank's Customers who are exposed to foreign exchange risks in their normal business. The facility is to be tagged with a financing facility such as Overseas Project Financing, Overseas Investment Financing, Contract Financing (Overseas), Buyer Credit, Import Financing, Supplier Financing and Trust Receipt or other related facility. Principally the product is aimed at supporting Customers transactions in mitigating their foreign exchange risks.

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

<b>Exposure Limit</b>	10% of the principal financing facility that is attached to the line. However, you may use up to ten (10) times of the exposure limit.
<b>Tenure</b>	Up to six (6) months and extendable for another three (3) months.
<b>Currency</b>	USD, EURO and other acceptable currencies.
<b>Contract Exchange Rate</b>	To be determined by EXIM at the point of utilization.

### 3. What are my obligations?

You need to honor your promise as per the agreement and buy / sell currency to us at the promised rate.

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

Nil.

### 5. What if I fail to fulfill my obligation?

We shall have a recourse against you if you dishonor your promise including but not limited to cross default with your existing facilities / facilities with us.

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

Not applicable.

### 7. Do I need insurance coverage

Not applicable.

### 8. What are the major risks?

If you have dishonored your earlier promise, we shall have a recourse against you including but not limited to cross default with your existing facilities with us.

### 9. 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.

#### 10. Where can I get an assistance and redress?

If you wish to complaint 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 your query or complaint 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)

#### 11. Where can I get further information?

Additional information on Forward Foreign Exchange 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

#### 12. What are other types of treasury products available?

Nil.

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

The information provided in this disclosure sheet is valid as at 30 July 2021.