

PRODUCT DISCLOSURE SHEET



Buyer Credit

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Buyer Credit (BC) 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.)

1. What is this product about?

Buyer Credit (BC) is a loan scheme extended to foreign buyers/importers to purchase Malaysian goods and services. These shall include those goods and services that are produced in Malaysia or have Malaysian components.

2. What do I get from this product?

Loan Amount	Currency ()* : _____ * Acceptable currencies are USD, EURO and other appropriate currencies.
Loan Margin	_____ %* *Max. 85% of Project Cost or Contract Value
Tenure	_____ Years* *Max 10 years include grace period not exceed 2 year
Effective Interest Rate	_____ % per annum (COF + Spread)
<i>Example:</i> <ul style="list-style-type: none">• Total loan amount : USD xxx• Bank's interest rate : XX%• Effective interest rate: COF + Spread	<ul style="list-style-type: none">• Loan Margin: XX%• Tenure: XX years
<i>Note: 1. The above example is only for illustration purpose and may not show the actual loan obligation. 2. The interest rate is subjected to cost of fund plus spread. The spread is based on the risk rating of the company and other non-quantitative considerations.</i>	

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?

No.	Type of Fees and Charges	Quantum
1.	Processing Fee	Processing fee of 1.0%* of the financing amount. (*) subject to Terms and Conditions. Not applicable to SMEs
2.	Stamp Duty	As per the Stamp Act 1949 in Malaysia and/or stamping requirement in other jurisdiction (if applicable).
3.	SWIFT Charges	RM70

No.	Type of Fees and Charges	Quantum
4.	Audit Confirmation Fee	RM100
5.	Redemption Letter/Statement Fee	RM50 (SME Customer)
6.	Letter of Support Fee	RM100 (SME Customer)
7.	Legal Fee	As charged by Lawyer
8.	Postage / Delivery Charges <u>Local Party</u> <ul style="list-style-type: none"> • Normal Mail • Registered Mail • Courier / Hand delivery <u>Foreign Party</u> <ul style="list-style-type: none"> • Normal Mail • Registered Mail Courier	Min.RM3 Min.RM6 Min.RM7 Min.RM4 Min.RM8 Min.RM50 – varies on location
9.	Variation of Facility Terms and Condition	Min.RM300 (Not applicable to SME customer)

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.

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

Nil.

7. Do I need insurance coverage?

You are required to assign the insurance policy (ies) inclusive of all project rights and benefits to us as one of the collaterals accepted by us.

8. What are the major risks?

- Our Effective Interest Rate may be subject to fluctuation during the loan tenure.
- 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.
- Any non-payment of the Bank's indebtedness under loan facility would also have an adverse record on your credit rating.

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

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

11. Where can I get further information?

Additional information on Buyer 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

12. What are other types of cross-border loan products available?

- Contract Financing
- Overseas Investment Financing
- Overseas Project Financing
- Export of Services
- 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 30 July 2021.