

PRODUCT DISCLOSURE SHEET

1. Please read this Product Disclosure Sheet before you decide to accept the Revolving Credit Facility with Export Import Bank of Malaysia Berhad ("EXIM Bank" or "the Bank").
2. Be sure to read the final terms and conditions that will be stipulated in the letter of offer and facility agreement. The information provided is merely general information of the product.
3. Please seek clarification from the Bank if you do not understand any part of this document or general terms.



Revolving Credit Facility

Export Import Bank of Malaysia Berhad
199501027992 (357198-K)

1. What is this product about?

Revolving Credit Facility is a short-term credit facility granted to facilitate general working capital requirement or bridging short term needs for export of goods as well as services that are acceptable to EXIM Bank.

2. What do I get from this product?

- Multiple disbursements or utilisations within the approved facility limit and within respective tenure.
- Utilization tenure of 1, 3, 6 months or any other period agreed by the Bank

Features	Details
Product Name	Revolving Credit Facility
Currency/ies	MYR, USD, EURO or any other acceptable currencies by the Bank.
Maximum Tenure	Up to five (5) years. Subject to periodic review. If the facility is recalled or terminated, the Customer is required to pay all outstanding amount immediately.
Interest Rate	Bank's Cost of Fund ("COF") + Spread The interest is calculated on the daily balance of revolving credit utilised amount only. The following is the formula of calculating the interest rate: $\text{Interest charged} = \text{Utilised amount} \times \text{Interest Rate} \times \text{Number of days} / 365^* \text{ or } 360^* \text{ days}$ * 365 or 360 days will be determined based on currency of financing. Please liaise with Relationship Manager for confirmation.

Illustration:

Total revolving credit amount	:	RM5,000,000.00
Utilisation	:	RM2,500,000.00
1-month COF (current rate*)	:	3.27% (rate as at March 2022)
Interest rate	:	COF + 2.00% p.a.
Effective Lending Rate	:	5.27%
Tenure	:	30 Days
Interest charged	:	RM10,828.77

Interest charged computation	<p>Interest charged on revolving credit amount utilised:</p> <p>Interest charged = Utilised amount x Interest Rate x Number of days/ 365* or 360* days</p> <p>= RM2,500,00.00 x 5.27% x 30 Days / 365</p> <p>= RM10,828.77</p>
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Note:

1. Please note that the above rates are indicative only.
2. The final approved amount of your revolving credit facility and interest rate are subject to the Bank's approval and may differ from the above illustration. For actual rates, please refer to the letter of offer if the letter of offer is issued.

3. What are my obligations?

- You are required to pay the Bank's Interest based on utilisation 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 sum plus interest or any other monies) owing to the Bank upon maturity unless renewed (rollover of principal and tenure) for another short-term tenure.

IMPORTANT: Your monthly installment and total repayment amount will vary if the interest rate changes.

Total revolving credit amount	:	RM5,000,000.00
Utilisation	:	RM2,500,000.00
1-month COF (current rate*)	:	3.27% (rate as at March 2022)
Interest rate	:	COF + 2.00% p.a.

Rate	Current COF	If COF goes up 0.1%	If COF goes down 0.1%
1-month COF	3.27%	3.37%	3.17%
Effective Lending Rate (COF + % p.a.)	5.27%	5.37%	5.17%
Interest charged	RM10,828.77	RM11,034.25	RM10,623.29

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

No.	Type of Fees and Charges	Quantum
1.	Stamp Duty	<ul style="list-style-type: none"> ▪ As per the Stamp Act 1949 (Revised 1989); and/or ▪ Any stamping requirement in another jurisdiction (if applicable).
2.	Legal Fees (where applicable)	Includes solicitor's fees for legal loan 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.

No.	Type of Fees and Charges	Quantum
3.	Facility Fee	Processing fee of 1.0%* of the loan amount. Not applicable to Small and Medium Enterprises SMEs. * subject to Terms and Conditions.
4.	Commitment Fee	1% per annum on unutilised portion of the financing limit.

For full list of Bank's fees and charges, please visit our website at <https://www.exim.com.my>

5. What if I fail to fulfill my obligation?

IMPORTANT: Please read the final terms and conditions as stipulated in the letter of offer, if letter of offer is issued for further information . Please liaise with Relationship Manager if you need further clarification.

1.	Late payment penalty	One percent per annum (1.0% p.a.) on the amount in arrears, causing the total outstanding to increase.
2.	Right to commence recovery or legal action	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. Note: Any legal action against you may affect your credit rating being more difficult or increase in interest rate.
3.	Right to set-off	The Bank has the right to set-off as per letter of offer (if applicable).

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

Revolving credit is subject to the tenure and/ or renewal period. Prepayment of entire revolving credit facility before the expiry of the interest period is subject to funding loss if any, for re-deployment of the prepaid fund by Treasury.

7. Do I need insurance or takaful coverage?

Yes, in the event a property is taken as collateral or security for the facility, the following instruments are required to be taken from panel or non-panel insurance company:

1. Keyman Insurance or Takaful to cover the borrower (s) in the event of death or permanent disability.
2. Insurance/ Takaful to cover the property against all risks..

8. What do I need to do if there are changes to my contact details?

1. 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.
2. You may informed the Bank such changes via various channels of communication or please contact us at +603-26012000.

9. Where can I get an assistance and redress?

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. To make a complain on products or services offered, you may contact us at:

Head, Corporate Communication Department

Export-Import Bank of Malaysia Berhad
Level 12, 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 BNMTELELINK 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

Alternatively, you may seek the services of Agency Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services and money management, credit counseling, 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 – 2616 7766
Fax : 603 – 2616 7601
Website: www.akpk.org.my

10. Where can I get further information?

Should you require additional information of the product, please refer to our website at www.eximbank.com.my or call our general line at 03-2601 2000.

For more information on obtaining a financing facility, please refer to banking info booklet, available at all our branches and the www.exim.com.my.

11. What are other types of financing products/ programmes available?

- Term Financing
- Overseas Project Financing
- Overseas Investment Financing
- Contract Financing
- Buyer Financing
- 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 1 April 2022.