

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to apply for Export Credit Refinancing. Be sure to also read the terms in the Letter of Offer. Seek clarification from your institution if you do not understand any part of this document or the general terms).</p>	<p style="text-align: center;">EXPORT CREDIT REFINANCING</p> <p>Date: _____</p>
<p>1. What is this product about?</p> <p>Export Credit Refinancing (ECR) facility is a credit incentive scheme provided by the government to assist our domestic Exporters. This scheme is administered by the Export-Import Bank of Malaysia (EXIM), which financing is channelled through the commercial banks. ECR facility is grouped into 2 categories i.e. the Pre-Shipment financing and Post-Shipment financing.</p> <p><u>ECR Pre-Shipment</u> - extended to facilitate the production of eligible goods for export prior to shipment and to encourage the backward linkages between Direct Exporters and local Suppliers (Indirect Exporters).</p> <p><u>ECR Post-Shipment</u> - extended to bridge funding requirements of Direct Exporters, from shipment of goods to receipt of payment of their export bills.</p>	
<p>2. What are the main features of this product?</p> <ul style="list-style-type: none"> • Financing is denominated in Ringgit Malaysia (RM). • Under Pre-Shipment "Order Based" method, financing is capped at 95% of the export order for Direct Exporter while Indirect Exporters the full sum, rounded downwards to the nearest thousand. In the case under "Certificate of Performance (CP)" method, financing is up to the eligible sum as stipulated in the CP. • For Post-Shipment, financing is up to 100% of the export invoice value, rounded downwards to the nearest thousand, subject to minimum RM10,000.00 • Pre-Shipment financing tenor is subject to maximum 120 days, with no minimum imposed while Post-Shipment financing is subject to minimum tenor of 7 days and maximum 183 days. • EXIM offers preferential rate of financing to eligible Direct Exporters and Indirect Exporters. Commercial Bank is allowed to add a margin of not more than 1.0% p.a. over the said preferential rate. • Early repayment is allowed. 	
<p>3. How is interest calculated for Pre-Shipment and discounted proceeds for Post Shipment derived?</p> <p>Pre-Shipment = $\frac{\text{ECR Principal Amount} \times \text{Prescribed Rate} \times \text{Tenor}}{365 \times 100}$</p> <p>Post-Shipment Discounted Proceeds = $\text{ECR Principal Amount} / (1 + [(\text{Exim Funding Rate} + \text{Margin} \times \text{Tenor}) / 36500])$</p>	
<p>4. How do I apply for this product?</p> <ul style="list-style-type: none"> • You will need to have an approved ECR Facility with the Bank and approval to access ECR facility from EXIM. • Application must be made in the Bank's standard Application Form, duly completed and signed by your authorised signatory/ies. • Each application must be accompanied by relevant supporting documentation e.g. the CP, invoices, transport documents, evidencing the underlying export transaction. 	
<p>5. What are my obligations?</p> <p>Make full repayment on the maturity date of the ECR.</p>	
<p>6. What are the major risks?</p> <p>You may be exposed to foreign exchange fluctuation risk in view of your export receivables are in foreign currencies, while the ECR financing is denominated in RM.</p>	
<p>7. What if I fail to fulfil my obligations?</p> <ul style="list-style-type: none"> • ECR will be classified as past due if not fully repaid on its maturity date and default interest at 3.5% p.a. above the Bank's prevailing Base Lending Rate will be imposed on the ECR principal amount 	

- Any past due ECR will affect your further drawdown of the ECR Facility and any other facilities with the Bank.
- If the past due ECR remains unpaid after 3 months, your facilities with the Bank will be classified as non-performing.
- The Bank has the right to set-off any credit balances in your account(s) against the past due ECR following prior notification of 7 days to you.
- The Bank may exercise its rights and start its recovery process/ legal action and your ECR Facility along with any other facilities with the Bank may be recalled.

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

Interest	As mentioned above
Handling Charge	RM5.00 per transaction
Domestic/ Local Purchase Order (DPO/ LPO) Fee	0.05% Flat on the DPO value, minimum RM20.00 maximum RM500.00
Other Charges	Please refer to our Letter of Offer and the Bank's Corporate website at www1.uob.com.my for details

Note: The Bank may revise the commission, interest rate, fee and charges from time to time at its absolute discretion, subject to the Bank giving you advance notice of 21 days.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. Please inform us of any change in your contact details at the nearest UOBM branch or our Business Banking Service Center or contact your UOBM Account Relationship Manager.

10. Where can I get assistance and redress?

- If you have difficulties in making settlement, please contact the Bank earliest possible to discuss settlement alternatives. You may contact your UOBM Account Relationship Manager or send an E-mail to us at uobcustomerservice@uob.com.my or contact us at Tel No. Kuala Lumpur 603 - 2612 8121; Penang 604 - 2401 121; Johor Bahru 607 - 2881 121; Kuching 082 - 287 121 or Kota Kinabalu 088 - 477 121
- Alternatively you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individual. You can contact AKPK at Maju Junction Mall, Tingkat 8, 1001 Jalan Sultan Ismail, 50250 Kuala Lumpur (Tel: 03-26167766 or E-mail at enquiry@akpk.org.my)
- If you wish to complain on the products or services provided by the Bank, you may E-mail us at uobcustomerservice@uob.com.my or contact us at Tel No. Kuala Lumpur 603 - 2612 8121; Penang 604 - 2401 121; Johor Bahru 607 - 2881 121; Kuching 082 - 287 121 or Kota Kinabalu 088 - 477 121
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur (Tel: 1-300-88-5465; Fax: 603 - 2174 1515; E-mail at bnmtelelink@bnm.gov.my)

11. Where can I get further information on the product?

- Should you require additional information on our products, please visit us at the nearest UOBM Branch or E-mail us at businessbanking.servicecentre@uob.com.my or logon to www1.uob.com.my for more info.
- If you have any enquiries, please call our UOBM Business Banking Service Center at Kuala Lumpur 603 - 2616 6800; Penang 604 - 2626 800; Johor Bahru 607 - 2236 800; Kuching 082 - 236 820; Kota Kinabalu 088 - 246 820



The information provided in this disclosure sheet is valid as at September 2018 and is subject to change at the Bank's discretion from time to time.

To: UNITED OVERSEAS BANK (MALAYSIA) BHD (271809K)

I/We hereby acknowledge receipt of the above Product Disclosure Sheet

Authorized Signatory & Company Stamp
Date: