

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to apply for Foreign Currency Invoice Financing. 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>FOREIGN CURRENCY INVOICE FINANCING</p> <p>Date:</p>
<p>1. What is this product about?</p>	
<p>Foreign Currency Invoice Financing (FCIF) is a short term working capital facility, served as an alternative to Customers for financing of their Open Account receivables and payables in foreign currency.</p>	
<p>2. What are the main features of this product?</p>	
<ul style="list-style-type: none"> • Financing is denominated in major foreign currencies, with minimum drawdown of RM10,000.00 equivalent. • Bunching of Invoices is allowed, provided denominated in the same foreign currency and class. • Financing Rate is pegged to the Bank's Foreign Currency Effective Cost of Fund (FC ECOF) plus a Margin, determined at facility structuring stage • Financing Tenor is in accordance with the Customer's asset conversion cycle or remaining credit term, determined at facility structuring stage. • Early repayment is allowed with interest imposed up to the early repayment date. 	
<p>3. How is interest calculated?</p>	
<p>Interest is accrued over the duration of the FCIF, collected on the maturity date or early repayment date and is calculated as follows:</p> $\frac{[\text{FCIF Principal Amount} \times \text{Financing Rate (FC ECOF + Margin)} \times \text{Financing Tenor}]}{(365 \text{ or } 360) \times 100}$	
<p>4. How do I apply for this product?</p>	
<ul style="list-style-type: none"> • You will need to have an approved FCIF Facility with the Bank and application must be made in the Bank's standard Application Form, along with Bills of Exchange, duly completed and signed by your authorised signatory/ies. • Each application must be accompanied by supporting documentation e.g. Invoices, transport documents, evidencing the underlying trade transaction. 	
<p>5. What are my obligations?</p>	
<p>Make full repayment no later than the maturity date of the FCIF.</p>	
<p>6. What if I fail to fulfil my obligations?</p>	
<ul style="list-style-type: none"> • The Bank may crystallize the FCIF on its maturity date if not fully repaid and classify the FCIF as past due. • Default interest of 3.5% p.a. above the Bank's prevailing Base Lending Rate will be imposed on the crystallized FCIF principal amount • Any past due FCIF will affect your further drawdown of the FCIF Facility and any other facilities with the Bank. • If the past due FCIF 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 FCIF following prior notification of 7 days to you. • The Bank may exercise its rights and start its recovery process/ legal action. • Your FCIF Facility along with any other facilities with the Bank may be recalled. 	
<p>7. What are the major risks?</p>	
<p>You may be exposed to foreign exchange fluctuation risk when settlement of the FCIF is made in RM equivalent.</p>	

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

	Import	Export
Interest	As mentioned above	
Early Settlement Penalty	Break Funding may be imposed (determined on the early settlement date)	
Handling Charge for transaction below RM50,000 equivalent	RM100.00	RM100.00
Bunching of invoices exceeding 5 copies or more than 3 disbursements to be made	RM50.00	RM50.00
Direct Reimbursement Charge, where prior settlement of Invoices has been made	RM100.00	Not Applicable
Prepayment Fee	RM100.00	RM100.00
Stamp Duty	As per Stamp Duty Act 1949 (Revised 1989)	
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: