

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take up the Outward Bills Collection. 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;">OUTWARD BILLS COLLECTION</p> <p>Date: _____</p>												
<p>1. What is this product about?</p> <p>Outward Bills Collection (OBC) is a collection service offered to a Seller (Customer) facilitating their collection of sales or export proceeds from their Buyer, through the Buyer's Banker (Letter of Credit issuing bank/Collecting Bank) in the Buyer's country. The Bank in this instance assumed the role of a Collection Agent for the Customer, acting on their instructions in relation to the terms and conditions in which the shipping documents are to be released to the Buyer.</p>													
<p>2. What are the main features of this product?</p> <ul style="list-style-type: none"> OBC is subject to the Uniform Rules for Collection, Publication 522 (URC 522) or Uniform Customs and Practice for Documentary Credits, Publication 600 (UCP 600). The Bank merely acts as a Collection Agent for the Customer, with no financial obligation. The related shipping documents are released to the Buyer in exchange for immediate payment (Sight/ DP) or acceptance of Bills of Exchange (Usance/ DA). <p>Note: DP – Documents Against Payment ; DA – Documents Against Acceptance</p>													
<p>3. How do I apply for this product?</p> <ul style="list-style-type: none"> You do not need to have any prior approved facility with the Bank to apply for this service. Application for Outward Bills for Collection must be made in the Bank's standard Application Form, duly completed and signed by your authorised signatory/ies. Each application must be duly accompanied by shipping documents as stipulated in the Application Form. 													
<p>5. What are my obligations?</p> <p>Furnish accurate and complete collection instructions to the Bank.</p>													
<p>6. What if I fail to fulfil my obligations?</p> <ul style="list-style-type: none"> Incomplete collection instructions may results in delayed and/or non-payment and/or non-acceptance by the Buyer. Additional cost may be incurred due to unnecessary communication between the Bank and the Collecting Bank. 													
<p>7. What are the fees and charges I have to pay?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;"></th> <th style="width: 35%;">Sale</th> <th style="width: 40%;">Export</th> </tr> </thead> <tbody> <tr> <td>Collection</td> <td> <u>RM Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM500.00 <u>FCY Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM100.00 </td> <td> <u>RM Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM500.00 <u>FCY Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM100.00 </td> </tr> <tr> <td>Stamp Duty</td> <td colspan="2">As per Stamp Duty Act 1949 (Revised 1989)</td> </tr> <tr> <td>Other Charges</td> <td colspan="2">Please refer to the Bank's Corporate website at www1.uob.com.my for details</td> </tr> </tbody> </table> <p>Note: The Bank may revise the commission, fee and charges from time to time at its absolute discretion, subject to the Bank giving you advance notice of 21 days.</p>			Sale	Export	Collection	<u>RM Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM500.00 <u>FCY Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM100.00	<u>RM Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM500.00 <u>FCY Denominated Collection</u> 0.1% Flat, minimum RM50.00 and maximum RM100.00	Stamp Duty	As per Stamp Duty Act 1949 (Revised 1989)		Other Charges	Please refer to the Bank's Corporate website at www1.uob.com.my for details	
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8. What are the major risks?
<ul style="list-style-type: none">• There is no assurance of payment as the Bank merely acts as an Collection Agent.• Under Usance Collection (DA), while acceptance may have been obtained from the Buyer, there is no assurance they will make payment on its maturity date.• Insolvency of Buyer or the Collecting Bank may result in non-payment and/or non-recovery of the shipping documents.
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?
<ul style="list-style-type: none">• 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?
<ul style="list-style-type: none">• 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: