

## PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your UOB BizMoney Loan.

Other customers have read this PDS and found it helpful; **you should read it too.**



Date: \_\_\_/\_\_\_/\_\_\_

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### What is UOB BizMoney Loan?

UOB BizMoney Loan is an unsecured term financing to assist you in meeting your working capital and requirement of business. It is calculated on a floating rate basis throughout the loan tenure / repayment period.

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### Know Your Obligations

For this loan, as an illustration:

Your loan amount	<b>RM 500,000</b>
Your loan tenure	<b>5 years</b>
Interest rate	<b>BLR<sup>1</sup> + 0.63 % per annum (p.a.)</b>
Effective interest rate ("Prescribed Rate")	<b>7.20% p.a.</b>
Your monthly instalment	<b>RM9,947.85</b>

**In total, you will pay RM596,871** at the end of 5 years.

Note:

<sup>1</sup>BLR = 6.57% p.a. (as at 11/07/2025). If the Base Lending Rate (BLR) changes, the Bank will adjust your monthly instalments accordingly. You will receive details of the new instalment amount at least seven (7) days before the change takes effect.

It is your responsibility to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly instalment **timely and in full for 5 years**. Speak to us if you wish to settle your loan earlier.



**Contact us immediately**, if you are unable to pay your monthly instalment.

**You will also have to pay the following fees and charges:**

- Stamp duty: **As per the Stamp Duty Act 1949**
- Late payment charge: **1% p.a.** on the amount in arrears

**If you wish to settle your loan early, you should know:**

- A three (3) month's written notice is required prior to the settlement date.

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### Know Your Risks

**What happens if you ignore your obligations?**

1. You **pay more in total** due to late payment charges and compounding interest.
2. We may **deduct** money from the business account you have with us to set-off your loan balance.
3. We may **take legal action** against you.
4. Your **credit score** may be affected leading to credit being more difficult or expensive to you.

## Other Key Terms

- UOB BizMoney Loan is collateral free, with guarantees from shareholders or directors to be obtained. Nonetheless, the Bank reserves the right to request additional security, which may include but is not limited to Fixed Deposits, depending on its evaluation.
- 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. You can do so through your account servicing branch, contact your UOB Relationship Manager or the UOB Business Banking Engagement Team at (6) 03-2616 6800 from Monday to Friday (9.00 a.m. to 5:30 p.m.)
- If your query or complaint is not satisfactorily resolved by us, you may contact:

Bank Negara Malaysia LINK or TELELINK:

**Jabatan Komunikasi Korporat**  
**Bank Negara Malaysia,**  
**P.O.Box 10922, 50929 Kuala Lumpur**  
**Tel: 1-300-88-5465; Fax: 03-2174 1515;**  
**Website: bnmlink.bnm.gov.my**

If you have any questions, complaints or require assistance on your loan, you can:



Call UOB at:

Kuala Lumpur	(6) 03-26128 121
Penang	(6) 04-2401 121
Johor Bahru	(6) 07-2881 121
Kuching	(6) 082-287 121
Kota Kinabalu	(6) 088-477 121



Visit UOB at:

[https://www.uob.com.my/  
business/finance/uob-bizmoney.page](https://www.uob.com.my/business/finance/uob-bizmoney.page)



Email UOB at:

[uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my)