

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take the UOB BizMoney Loan. **Be sure to also read the terms in the letter of offer.** Seek clarification from us if you do not understand any part of this document or the general terms and conditions.)

United Overseas Bank (Malaysia) Bhd
(Registration No. 199301017069) (271809-K))

Product: UOB BizMoney Loan (Loan)

Date:

1. What is this product about?

This is an unsecured term financing to assist you in meeting your working capital and requirement of business. It is calculated on a fixed rate basis throughout the loan tenure / Repayment Period.

2. What do I get from this product?

Illustration:	Item	Description
	Facility Amount	RM <Total Amount Borrowed>
	Repayment Period	<Tenure Applied> months
	Prescribed Rate:	<Fixed Rate in %> per annum flat

3. What are my obligations?

The monthly installment of the Loan is fixed and the total interest charged will be based on prescribed fixed rate charged throughout the Repayment Period

Illustration:	Rate	Prescribe Rate
	Monthly Instalment	RM< >
	Total Interest charged	RM< >

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

- **Stamp Duties** - As per the Stamp Duty Act 1949
- **Legal Fees** - Payable to the solicitors who handle additional documentation (if any) of the Loan.
- **Other Fees & Charges** - Please refer to the letter of offer issued by the Bank and the Bank's corporate website @ www.uob.com.my for further details.

5. What if I fail to fulfill my obligations?

- **Default Interest Rate** – 1% per annum on any overdue installment to be calculated on daily rests from the date of default until the date of full payment,
- **Right to set-off** – The Bank has the right to set-off any credit balance in your account maintained with us against any outstanding balance in this loan account.
- **Right to commence recovery or legal action** – The Bank may exercise legal action or its rights under the Loan and commence its recovery process/legal action against you and/or guarantors (if applicable) if you fail to respond to reminder notices. Please note that legal action against you may affect your credit rating or causing extra costs on you.
- **Right to reject / recall the facility** – The Bank reserves its right to reject or recall the Loan granted to you in the event there is any indication of a change in your creditworthiness or your ability to service this Loan on the agreed terms and conditions.

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

You can settle the Loan in full before the end of the tenure by giving us one (1) month's written notice (or such other notice period as we may decide at any time), or by paying the interest for the notice period in lieu of the notice.

7. Do I need a guarantor or collateral?

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.

8. Can I engage my own lawyer who is not listed in the Bank's panel lawyer directory?

To avoid any delay in the preparation of the loan documentation, appointment of law firm on the Bank's panel is highly encouraged. You may appoint any other law firm that are not under the Bank's panel, provided that it meets the appointment criteria set by the Bank from time to time.

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. You can do so through your account servicing branch, contact your UOB Relationship Manager or the Business Banking Service Centre at (6) 03-2616 6800

10. Where can I get assistance and redress?

- If you have difficulties in making repayments, please contact the Bank earliest possible to discuss repayment alternatives. You may contact your UOB Account Manager or contact us at as stated above.
- If you wish to lodge a complaint regarding the Bank's products or services, you may do so by writing to us via email at uobcustomerservice@uob.com.my, or by contacting our 24-hour UOB Call Centre at the number below. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK as listed.
- If you wish to lodge a complaint regarding the Bank's products or services, you may do so by writing to us via email at uobcustomerservice@uob.com.my, or by contacting our 24-hour UOB Call Centre at the number below. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK 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

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur.

Tel: 1-300-88-5465
Fax: 03-21741515
E-mail: bnmtelelink@bnm.gov.my

11. Where can I get further information?

- Should you require additional information on the Bank's products and services, please visit us at the nearest UOB branch or logon to www.uob.com.my for more info. If you have any enquiries, please call our UOB Business Banking Engagement Team from Monday to Friday (9.00 a.m. to 5:30 p.m.) at (6) 03-2616 6800 except public holiday.

12. Other loan packages available

- Please refer to your Account Manager for further details.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR UOB BIZMONEY LOAN.