

PRODUCT DISCLOSURE SHEET



United Overseas Bank (Malaysia) Bhd

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Export Credit Refinancing**.

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

Date:

Know Your Export Credit Refinancing

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.

- ECR Pre-Shipment - 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).
- ECR Post-Shipment - extended to bridge funding requirements of Direct Exporters, from shipment of goods to receipt of payment of their export bills.

The main features of this product are as follows:

- Financing is denominated in Ringgit Malaysia (RM).
- For Pre-Shipment, financing is up to 100% of the Pre-Shipment invoice value (i.e. supplier's invoice value).
- For Post-Shipment, financing is up to 100% of the export invoice value, rounded downwards to the nearest thousand, subject to minimum RM10,000.
- Pre-Shipment financing tenor is subject to maximum 120 days, 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.

Know Your Obligations

Make full repayment on the maturity date of the ECR.

- Pre-Shipment Interest is calculated as follows and will be collected in arrears:

$$\frac{[\text{ECR Principal Amount} \times \text{Prescribed Rate} \times \text{Tenor}]}{365 \times 100}$$

- Post-Shipment interest is to be collected upfront and discounted proceed is calculated as follows:

$$\frac{\text{ECR Principal Amount}}{(1 + [(\text{EXIM Funding Rate} + \text{Margin} \times \text{Tenor}) / 36500])}$$

It is your responsibility to:



Read and understand the **key terms** in the **Bank's standard Application Form** before you sign it



Pay your ECR Facility in **full on maturity date**



Contact us immediately, if you are unable to pay your ECR facility

You also have to pay the following fees and charges:

Interest	As mentioned above
Handling Charge	RM 5 per transaction
Other Charges	Please refer to our Letter of Offer and the Bank's Corporate website at www.uob.com.my for details

Effective 1 October 2025, the above trade related charges will be subject to an 8% Service Tax (SST), or any prevailing rate by the Malaysian Government, and will be payable by you, where applicable.

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

Know Your Risks

- 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.

What happens if you fail to make full repayment on the maturity date of the ECR?

- 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 against you and your ECR Facility along with any other facilities with the Bank may be recalled.

Other Key Terms

- 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 Certificate of Performance, invoices, transport documents, evidencing the underlying export transaction.
- Please inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

Avenue for Redress or Assistance

- If you have difficulties in making settlement, please contact the Bank earliest possible to discuss settlement alternatives. You may contact your UOB Account Relationship Manager or send an E-mail to us at uobcustomerservice@uob.com.my or contact us at the numbers below.
- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK). AKPK has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at Level 5 & 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur (Tel: 03-26167766 or E-mail at enquiry@akpk.org.my).

**Note: subject to Bank's credit assessment.

If you have any questions or require assistance on your ECR facility, you can:

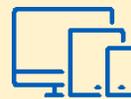


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Visit us at the nearest UOB branch



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Log on to

<https://www.uob.com.my/business/trade/index.page>

The information provided in this disclosure sheet is valid as at January 2026 and is subject to change from time to time.