

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Foreign Currency Invoice Financing** **United Overseas Bank (Malaysia) Bhd**

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

Date:

Know Your Foreign Currency Invoice Financing

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.

The main features of this product are as follows:

- 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.

Know Your Obligations

Interest is accrued over the duration of the FCIF, collected on the maturity date or early repayment date and is calculated as follows:

$$\frac{[\text{FCIF Principal Amount} \times \text{Financing Rate (FC ECOF} + \text{Margin)} \times \text{Financing Tenor}]}{360 \times 100}$$

For this FCIF **as an illustration**:

- Your Principal Amount: USD 100,000
- Your Financing Rate: 4.04% (FC ECOF*) + 1.25% (Margin)
- Your Financing Tenor: 90 days
- Your Interest: USD 1,322.50

In **total** you will pay **USD 101,322.50** on the maturity date

It is your responsibility to:



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



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



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

You also have to pay the following fees and charges:

	Purchase / Import	Sale / Export
Interest	As mentioned above	
Early Settlement Penalty	Break Funding may be imposed (determined on the early settlement date)	
Handling Charge for transaction below RM 50,000	RM 100	RM 100
Bunching of invoices exceeding 5 copies or more than 3 disbursements to be made	RM 50	RM 50
Direct Reimbursement Charge, where prior settlement of Invoices has been made	RM 100	Not Applicable
Prepayment Fee	RM 100	RM 100
Stamp Duty	As per Stamp Duty Act 1949 (Revised 1989)	

You also have to pay the following fees and charges:

	Purchase / Import	Sale / Export
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

What are the major risks?

- You may be exposed to foreign exchange fluctuation risk when settlement of the FCIF is made in RM equivalent.

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

- The Bank may crystallise 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 crystallised 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 against you.
- Your FCIF Facility along with any other facilities with the Bank may be recalled.

Other Key Terms

- You will need to have an approved FCIF Facility with the Bank and 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 supporting documentation e.g. Invoices, transport documents, evidencing the underlying trade 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 FCIF facility, you can:



Call us at

Kuala Lumpur +6 03-26128 121
Penang +6 04-2402 121
Johor Bahru +6 07-2881 121
Kuching +6 082-287 121
Kota Kinabalu +6 088-477 121



Visit us at the nearest
UOB branch



Email us at

uobcustomerservice@uob.com.my



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.