

PRODUCT DISCLOSURE SHEET



United Overseas Bank (Malaysia) Bhd

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Foreign Currency Trust Receipt**.

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

Date:

Know Your Foreign Currency Trust Receipt

Foreign Currency Trust Receipt (FCTR) is a short term working capital facility denominated in foreign currency, extended by the Bank to a Customer (Buyer) facilitating the financing of their import of goods under Letter of Credit or Collection. Trust Receipt is a legal document executed by the Customer wherein the Customer agrees and undertakes to hold the said goods and sale proceeds in trust for the Bank. The Customer repays the FCTR amount plus accrued interest on the maturity date.

The main features of this product are as follows:

- Financing is denominated in major foreign currencies.
- Financing Rate is pegged to the Bank's prevailing 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, determined at facility structuring stage.
- Early repayment is allowed with interest imposed up to the early repayment date.

Know Your Obligations

Make full repayment no later than the maturity date of the FCTR.

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

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

For this FCTR **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/Agreement** before you sign it



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



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

You also have to pay the following fees and charges:

Interest	As mentioned above
Early Settlement Penalty	Break Funding may be imposed (determined on the early settlement date)
Direct Reimbursement Charge, where prior settlement of invoices has been made	RM 100
Stamp Duty	As per Stamp Duty Act 1949 (Revised 1989)
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 when settlement of the FCTR is made in RM equivalent.

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

- The Bank may crystallise the FCTR on its maturity date if not fully repaid and classify the FCTR as past due.
- Default interest of 3.5% p.a. above the Bank's prevailing Base Lending Rate will be imposed on the crystallised FCTR principal amount**.
- Any past due FCTR will affect your further drawdown of the FCTR Facility and any other facilities with the Bank.
- If the past due FCTR 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 FCTR following prior notification of 7 days to you.
- The Bank may exercise its rights and start its recovery process/ legal action against you.
- Your FCTR Facility along with any other facilities with the Bank may be recalled.

Other Key Terms

- You will need to have an approved FCTR Facility with the Bank and application must be made in the Bank's standard Application Form, along with a Trust Receipt Indemnity and Bills of Exchange, duly completed and signed by your authorised signatory/ies.
- Each application must be accompanied by supporting documentation e.g. Invoices and 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 FCTR 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.