

PRODUCT DISCLOSURE SHEET



United Overseas Bank (Malaysia) Bhd

Dear Customer,

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

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

Date:

Know Your Packing Credit

Packing Credit (PC) is a pre-export financing facility offered to an Exporter (Customer) where its drawdown is duly supported by an underlying Letter of Credit, Purchase Order or Sales Contract. PC enables the Exporter to advance a certain percentage of their confirmed export value prior to actual shipment, serving as working capital to complete the finish goods for export.

The main features of this product are as follows:

- PC advances may be denominated in Ringgit Malaysia (RM) or foreign currency.
- The margin of advance may be up to 80% of the underlying confirmed export value.
- Financing Tenor is up to the latest shipment date as stipulated in the Letter of Credit, Purchase Order or Sales Contract or maximum 180 days, whichever is shorter.
- For foreign currency denominated PC, the 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**.
- For RM denominated PC, the financing rate is pegged to the Bank's prevailing Base Lending Rate (BLR) plus a Margin, determined at facility structuring stage (total being the "prescribed rate")**.
- The repayment of the PC advance is sourced from its export proceeds.

Know Your Obligations

Following the advances granted by the Bank, you are expected to complete the finish goods and effect shipment to the Buyer as per the terms of the Letter of Credit, Purchase Order or Sales Contract.

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

$$\frac{[\text{PC Principal Amount} \times \text{Financing Rate (FC ECOF or BLR* + Margin)} \times \text{Financing Tenor}]}{(360 \text{ or } 365) \times 100}$$

For this PC **as an illustration**:

- Your Principal Amount: RM 100,000
- Your Financing Rate: 6.57% (BLR) + 1.25% (Margin)
- Your Financing Tenor: 90 days
- Your Interest: RM 1,928.22

In **total** you will pay **RM 101,928.22** 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



To present compliant documents against the underlying Letter of Credit or request the Buyer to effect settlement to you under Open Account.



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

*BLR is a variable financing rate published by the Bank and may change from time to time. Any increase in the BLR will result in higher repayment amount.

You also have to pay the following fees and charges:

Interest	As mentioned above
Handling Charge	RM 100
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

- Presentation of non-compliant documents against the underlying Letter of Credit may result in non-payment by Issuing Bank, thus impacting your ability to repay the PC advance made earlier.

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

- If the export proceeds are not received by the maturity date, the PC advance will be classified as past due.
- Default interest at 1.0% p.a. above the “prescribed rate” or 3.5% p.a. above the Bank’s prevailing Base Lending Rate will be imposed on the PC advance amount**.
- Any past due PC advance will affect your further drawdown of the PC Facility and any other facilities with the Bank.
- If the past due PC 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 PC advance 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 PC Facility along with any other facilities with the Bank may be recalled.

Other Key Terms

- You will need to have an approved PC 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 the underlying original Letter of Credit, Purchase Order or Sales Contract, duly lodged with the Bank.
- 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 PC facility, you can:

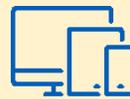


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Log on to

<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.