

PRODUCT DISCLOSURE SHEET



United Overseas Bank (Malaysia) Bhd

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on X'press Guarantee.

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

Date:

Know Your X'press Guarantee

X'press Guarantee (X'BG) is a written undertaking by the Bank, issued at the request and for the account of the Applicant (Customer) whereby the Bank guarantees payment to the named Beneficiary up to the guaranteed sum as stipulated in the Guarantee in the event a valid written demand is received by the Bank.

The Bank offers 2 types of Guarantee, briefly summarised below:

- Performance Guarantee - Issued in support of the Customer's fulfilment of a contracture obligation in accordance with the terms and conditions of an underlying contract or agreement.
- Financial Guarantee - Issued in support of the Customer's undertaking to secure the repayment of a debt or liability.

The main features of this product are as follows:

- The Bank acts as a Guarantor for the Customer. Guarantees are generally issued in the Bank's standard format, in favour of a named Beneficiary, for a specific duration and amount and stipulating its undertaking to honour upon receipt of a valid written demand, without requiring or imposing any prior conditions or terms to be met.
- Guarantees are generally issued subject to Malaysian Law or if requested upon, the Uniform Rules for Demand Guarantees, Publication 758 (URDG 758).
- The turnaround time for X'BG issuance is within 3 hours under normal circumstances, always provided terms and conditions of the Bank are met (Please refer to the Bank's Corporate website at www.uob.com.my for details).

Know Your Obligations



Upon the presentation of a valid written demand under the said Guarantee to the Bank by the named Beneficiary, the Bank will liquidate your up-front deposit for payment to the X'BG Beneficiary.

It is your responsibility to:



Read and understand the **key terms** in the **Bank's standard Application Form** and **X'BG Terms & Conditions** before you sign it

You also have to pay the following fees and charges:

Issuance Fee	1.25% p.a. including any claim period, minimum RM 100
Amendment Fee involving increased amount and/or extended validity	1.25% p.a. on the increased amount and/or extended validity, minimum RM 100
Reissuance and Other Amendment Fee	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

- Payment to the BG Beneficiary is upon presentation of a valid written demand against the said Guarantee. Bank has no obligation to verify and/or validate whether an event of default has occurred on the underlying purpose of the said Guarantee.

Other Key Terms

- No prior approved facility is required to apply for this product. However, you are required to have an account with the Bank and deposit cash up-front, up to the equivalent amount of the said X'BG to be issued.
- For X'BG denominated in foreign currencies, the up-front deposit may be in the currency of the Guarantee or in RM equivalent, which the foreign exchange rate will be determined prior to issuance of the X'BG.
- Application must be made in the Bank's standard Application Form and Letter of Indemnity, duly completed and signed by your authorised signatory/ies.
- Each application to be accompanied by copy Guarantee format and/or contract/ agreement, if any.
- 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).

If you have any questions or require assistance on your X'BG, 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.