PRODUCT DISCLOSURE SHEET

United Overseas Bank (Malaysia) Bhd

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Trust Receipts-i.**

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

Know Your Trust Receipts-i

Trust Receipts-i (TR-i) is a financing product to finance purchases/imports of goods under Letter of Credit-i. TR-i provides a mean of financing to buyer/importer to draw funds for settlement of their importation of goods.

The main features of this product are as follows:

- Financing is denominated in Ringgit Malaysia (RM) or Foreign Currency
- Tenure is determined according to your Letter of Offer.
- Margin of financing can be up to 100%.
- Profit rate can be priced based on the prevailing Base Funding Rate (BFR)/ Cost of Financing Rate (CFR)/Foreign Currency Cost of Fund (COF) plus margin/spread, wherever applicable.
- Eligible goods that may be financed cover halal goods (stocks/inventories/raw materials)

The applicable Shariah Concept:

- **Tawarruq** which is supported by Wakalah concept.
- **Tawarruq** is an arrangement that involves a Sale of a commodity or asset to customer based on deferred payment basis by way of Murabahah. In this case, the Customer purchases the commodity as the underlying asset from the Bank. The commodity or asset is then sold for cash to a party other than original seller.
- Wakalah is a contract of appointment of an agent whereby the customer appoints the bank to act on the customer's behalf. Under this structure, there will be a Dual-Agency arrangement whereby the Customer will appoint the Bank as:
    1. Purchasing Agent: The Bank will act on behalf of the Customer to purchase the commodity from the Bank at an agreed price and tenure.
    2. Selling Agent: The Bank will act on behalf of the Customer to sell the commodity to the commodity trader.

Know Your Obligations

- You must settle to the financing amount (Principal) plus profit in full upon maturity date.
- Profit is accrued over the duration of the TR-i, collected on the maturity date or early payment date.
- The Bank's Selling Price is computed as follows:

    1. Selling Price= Principal + Profit
    2. Profit= $\frac{\text{Principal x Profit Rate X Financing Tenor}}{\text{365 days*}}$
    3. The below example is only for illustration purposes. The actual Profit Rate, Tenor, Profit, Selling Price will be calculated at the point of disbursement.

Bank's Principal (utilised amount)	RM 500,000.00
Financing Tenor	60 Days
Profit Rate	3.00%
Profit	RM 2,465.75
Bank's Selling Price	RM 502,465.75

In total, you will pay **RM 502,465.75** on the maturity date.

**Note: Following respective currencies year base, for e.g. 365 days for MYR, 360 days for USD/other currencies*

It is your responsibility to:

Read and understand the **key terms** in the **Bank's standard Application Form/Indemnity/Agreement where applicable** before you sign it

Pay your TR-i Facility in **full on maturity date**

Contact us immediately, if you are unable to pay your TR-i facility

Check your financing requirements

- Only Halal/Shariah permissible goods are allowed to be transacted for this purpose
- The Bank will set the facility tenure based on your business needs and trade cycle, up to a maximum of 360/365 days.
- Security/collateral may be required to support the TR-i facility.
- Guarantor may be required.
- You may be required to submit a list of buyers/suppliers to the bank for approval.
- Wherever applicable, you and/or your supplier to adequately procure any takaful or insurance coverage in respect of the goods purchased on the terms of the sale of contract under Letter of Credit-i

You also have to pay the following fees and charges:

	Purchase / Import
Direct Reimbursement Charge	RM100
Brokerage Fee (Imposed by Bursa)	*Effective 1 Jan 2026 Tenure (Days) — Revised Fee (Per million in RM/FCY): 1-4 — 3 5-21 — 5 22 days and above — 7 The above fee will be chargeable based on the tenor of the underlying transaction, known as tenor-based pricing mechanism, per RM1 million (or its equivalent in another currency) on pro-rate basis for each transaction.
Stamp Duty	As per Stamp Duty Act 1949 (Revised 1989)
Other Charges (e.g. remittance), where relevant	Please refer to our Letter of Offer and the Bank's published website under Islamic Banking https://www.uob.com.my/islamic/tools-guide/fees-and-charges.page

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, profit rate, fee and charges from time to time, subject to the Bank giving you advance notice of 21 calendar days.

Know Your Risks

- If financing is in foreign currency, you may face foreign exchange risk.

What happens if you fail to make full payment on the maturity of the TR-i?

- If you fail to settle any Foreign Currency TR-i on its maturity date, the Bank shall be entitled (but shall not obliged) to crystallise and convert the Foreign Currency TR-i(s) to Ringgit Trust Receipt-i at the Bank's prevailing rate of exchange. When this happens, Compensation (Ta'widh) shall apply from the date of conversion to the date of full settlement.
- If you failed to settle a matured TR-i transaction you may not be allowed to further utilize the TR-i facility.
- The TR-i will be classified as past due if not fully paid on its maturity date and compensation charges will be imposed on the TR-i outstanding amount.
- Compensation charges are computed as follows:

Default payment which exceeded the maturity date	$\frac{\text{Outstanding Balance x IIMM Rate x No. of Days Overdue}}{365}$ Note: **IIMM** = Islamic Interbank Money Market

- Any past due TR-i will affect your further drawdown of the TR-i Facility and any other facilities with the Bank
- If the past due TR-i 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 TR-i following prior notification of 7 calendar days to you.
- The Bank may exercise its rights and start its recovery process/ legal action.
- Your TR-i Facility along with any other facilities with the Bank may be recalled.
- The Bank have the right to cancel the TR-i Facility and to require you to fully settle the TR-i if you, your partner or your joint obligor dies (for sole proprietorship and partnership).

What happens if you fully settle the financing before the maturity date of the TR-i?

- The Bank shall grant Rebate (Ibra') on any amount payable by you in respect of any payment due under the Facility taken up by you with the Bank in any of the following situations:

  i) any early settlement or early redemption by you;
  ii) any settlement of the TR-i Facility due to any financing restructuring exercise by Customer;
  iii) any settlement by you upon occurrence of the Event of Default; and
  iv) any settlement by you in the event of termination or cancellation of the TR-i Facility before the expiry of the TR-i Facility Period
- Rebate (Ibra') : *Remaining Unearned Profit – Early Settlement Charges (if any)

= Total Profit – Actual Profit – Early Settlement Charges (if any)
Whereby:
- Total Profit: Profit computed from date of disbursement to the maturity
- Actual Profit: Profit computed from date of disbursement to the date of settlement.

- The calculation of Rebate (Ibra') shall be made in accordance with any rules, regulations and/or directives (whether or not having the force of law) required of or imposed upon the Bank from time to time and at any time by Bank Negara Malaysia or any other authority having jurisdiction over the Bank.

Other Key Terms

- You will need to have an approved TR-i 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 wherever applicable.

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 TR-i 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/islamic/business/trade.page

The information provided in this disclosure sheet is valid as at 1 July 2026 and is subject to change with prior notice by the Bank from time to time.