

<p style="text-align: center;"><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take the UOB BizMoney Loan. <b>Be sure to also read the terms in the letter of offer.</b> Seek clarification from us if you do not understand any part of this document or the general terms and conditions.)</p>	<p><b>United Overseas Bank (Malaysia) Bhd</b> (Registration No. 199301017069) (271809-K))</p> <p><b>Product: UOB BizMoney Loan (Loan)</b></p> <p>Date:</p>								
<p><b>1. What is this product about?</b></p>									
<p>This is an unsecured term financing to assist you in meeting your working capital and requirement of business. It is calculated on a fixed rate basis throughout the loan tenure/Repayment Period.</p>									
<p><b>2. What do I get from this product?</b></p>									
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<p><b>3. What are my obligations?</b></p>									
<p>The monthly installment of the Loan is fixed and the total interest charged will be based on prescribed fixed rate charged throughout the Repayment Period</p> <p>Illustration:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">Rate</th> <th>Prescribe Rate</th> </tr> </thead> <tbody> <tr> <td>Monthly Instalment</td> <td>RM&lt; &gt;</td> </tr> <tr> <td>Total Interest charged</td> <td>RM&lt; &gt;</td> </tr> </tbody> </table>		Rate	Prescribe Rate	Monthly Instalment	RM< >	Total Interest charged	RM< >		
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<p><b>4. What are the fees and charges I have to pay?</b></p>									
<ul style="list-style-type: none"> <li>▪ <b>Stamp Duties</b> As per the Stamp Duty Act 1949 (Revised 1989)</li> <li>▪ <b>Guarantee Fee</b> In the event the Guarantee Coverage* is approved by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP), the applicable guarantee fee (as prescribed by SJPP) ranges from 0.75% to 1.0% per annum to be charged and be paid in advance on the approved guarantee coverage by SJPP. The Bank will deduct the Guarantee Fee in line with the tenure applied for from the approved BizMoney Loan.</li> <li>▪ <b>Legal Fees</b> Payable to the solicitors who handle additional documentation (if any) of the Loan.</li> </ul>									

▪ **Other Fees & Charges**

Please refer to the letter of offer issued by the Bank and the Bank's corporate website @www.uob.com.my for further details.

Note:

\* Under the SJPP's Guarantee Scheme, the guarantee coverage is up to 80% of the Facility Amount, subject to SJPP's approval.

**5. What if I fail to fulfill my obligations?**

<p><b>Default Interest Rate</b></p>	<p>1% per annum on any overdue installment of the Loan.</p> <p>The Default Interest Rate (or any other rate the Bank may impose at any time at its discretion) will be charged on monies outstanding and payable to the Bank including interest, fees, commission and charges not paid when due.</p> <p>The Default Interest Rate will be charged from the date of default until the date of full payment, both after and before any demand or judgment, and even if the banker-customer relationship may have ended</p>
<p><b>Right to set-off</b></p>	<p>The Bank has the right to set-off any credit balance in your account maintained with us against any outstanding balance in this loan account.</p>
<p><b>Right to commence recovery or legal action</b></p>	<p>Legal action will be taken against you and/or guarantors (if applicable) if you fail to respond to reminder notices.</p> <p>The Bank may exercise its rights under the Loan and commence its recovery process/legal action against you and/or guarantors (if applicable).</p> <p>Note: Legal action against you may affect your credit rating leading to adverse credit position or causing extra costs on you"</p>
<p><b>Right to reject/recall the facility</b></p>	<p>The Bank reserves its right to reject or recall the Loan granted to you in the event there is any indication of a change in your creditworthiness or your ability to service this Loan on the agreed terms and conditions.</p>

**6. What if I fully settle the Loan before its maturity?**

You can settle the Loan in full before the end of the tenure by giving us one (1) month's written notice. An early settlement fee of 3.0% will be charged on the approved Facility Amount, subject to a minimum amount of RM5,000.00

**Note:** The Guarantee Fee paid to SJPP (if any) will not be refunded to you.

**7. Do I need a guarantor or collateral?**

UOB BizMoney Loan is collateral free, such Loan only requires guarantee from shareholders or directors. No requirement for property or Fixed Deposit as security.

A guarantee coverage of up to 80% on the Loan will be imposed by SJPP (if applicable)

Note: The above may vary based on the terms & conditions contained in the Letter of Offer.

#### 8. Can I engage my own lawyer who is not listed in the Bank's panel lawyer directory?

To avoid any delay in the preparation of the loan documentation, appointment of law firm on the Bank's panel is highly encouraged.

If you are to appoint any other law firm which is not under the Bank's panel, you may do so provided that it meets the appointment criteria set by the Bank from time to time.

#### 9. What do I need to do if there are changes to my contact details?

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- Please inform us of any change in your contact details through your account servicing branch or contact your UOB Relationship Manager or the Business Banking Service Centre at (6) 03-2616 6800

#### 10. Where can I get assistance and redress?

- If you have difficulties in making repayments, please contact the Bank earliest possible to discuss repayment alternatives. You may contact your UOB Account Manager or contact us at as stated above.
- If you wish to complain on the products or services provided by the Bank, you may contact us at the following 24-hour UOB Call Centre:

<b>Kuala Lumpur</b>	(6) 03-26128 121
<b>Penang</b>	(6) 04-2401 121
<b>Johor Bahru</b>	(6) 07-2881 121
<b>Kuching</b>	(6) 082-287 121
<b>Kota Kinabalu</b>	(6) 088-477 121

E-mail: [uobcustomerservice@uob.com.my](mailto:uobcustomerservice@uob.com.my)

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

**Block D, Bank Negara Malaysia**

**Jalan Dato' Onn**

**50480 Kuala Lumpur.**

**Tel : 1-300-88-5465**

**Fax : 03-21741515**

**E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)**

- In the event the Bank declines your application for UOB BizMoney Loan, you may refer to Khidmat Nasihat Pembiayaan at Credit Guarantee Corporation Malaysia (CGC), for further assistance on your financing application.

At Khidmat Nasihat Pembiayaan @ CGC, you will be able to better understand the reason(s) the application was rejected; obtain tips to improve your eligibility for financing in the future; and potentially seek financing from alternative sources.

Should you be interested to receive advisory from Khidmat Nasihat Pembiayaan @ CGC, please call 03-7880 0088 (Operating Hours: 8.30 am – 5.30 pm, Mon – Fri), email [myknp@cgc.com.my](mailto:myknp@cgc.com.my) or visit [www.myknp.com.my](http://www.myknp.com.my)

#### 11. Where can I get further information?

- Should you require additional information on the Bank's products and services, please visit us at the nearest UOB branch or logon to [www.uob.com.my](http://www.uob.com.my) for more info.
- If you have any enquiries, please call our UOB Business Banking Engagement Team from Monday to Friday (9.00 a.m. to 5:30 p.m.) at (6) 03-2616 6800

#### 12. Other loan packages available

- Please refer to your Account Manager for further details.

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR UOB BIZMONEY LOAN.**

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on the Bank. The final terms and conditions are as stipulated in the letter of offer and BizMoney Terms and Conditions after the Bank's assessment and approval on such financing.