

<p style="text-align: center;">PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take the UOB BizMoney Loan. Be sure to also read the terms in the letter of offer. Seek clarification from us if you do not understand any part of this document or the general terms.)</p>	<p>United Overseas Bank (Malaysia) Bhd (Company No. 271809-K)</p> <p>Product: UOB BizMoney Loan</p> <p>Date:</p>								
<p>1. What is this product about?</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.</p>									
<p>2. What do I get from this product?</p>									
<p>Illustration:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 30%;">Item</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Facility Amount</td> <td>RM <Total Amount Borrowed></td> </tr> <tr> <td>Repayment Period</td> <td><Tenure Applied> months</td> </tr> <tr> <td>Prescribed Rate:</td> <td><Fixed Rate in %> per annum flat</td> </tr> </tbody> </table>		Item	Description	Facility Amount	RM <Total Amount Borrowed>	Repayment Period	<Tenure Applied> months	Prescribed Rate:	<Fixed Rate in %> per annum flat
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<p>3. What are my obligations?</p>									
<p>The monthly installment is fixed and 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%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 30%;">Rate</th> <th>Prescribe Rate</th> </tr> </thead> <tbody> <tr> <td>Monthly Instalment</td> <td>RM< ></td> </tr> <tr> <td>Total Interest charged</td> <td>RM< ></td> </tr> </tbody> </table>		Rate	Prescribe Rate	Monthly Instalment	RM< >	Total Interest charged	RM< >		
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<p>4. What are the fees and charges I have to pay?</p>									
<ul style="list-style-type: none"> ▪ Stamp Duties As per the Stamp Duty Act 1949 (Revised 1989) ▪ Guarantee Fee In the event the Guarantee Coverage* approved by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP), 1% to be charged on yearly guarantee coverage amount or subject to the minimum amount of RM1,000, whichever is higher is to charge by SJPP. The Bank will deduct the guarantee fee in line with the tenure applied for from the approved BizMoney Loan ▪ Legal Fees Payable to solicitor who handle additional documentation (if any) of the borrowing. ▪ Other Fees & Charges Please refer to letter of offer and our corporate website @www.uob.com.my for further details. 									
<p>Note: * Under the SJPP's Guarantee Scheme, the guarantee coverage is 70% of the Facility Amount.</p>									

5. What if I fail to fulfill my obligations?	
Default Interest Rate	<p>1% per annum on any overdue installment.</p> <p>The Default Interest Rate (or any other rate we may impose at any time at our absolute discretion) will be charged on monies outstanding and payable to us 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>
Right to set-off	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.
Right to commence recovery or legal action	<p>Legal action will be taken if you fail to respond to reminder notices.</p> <p>The Bank may exercise its rights and start its recovery process/legal action.</p> <p>Note: Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.</p>
Right to reject/recall the facility	The Banks retains an absolute right to reject or recall the facility granted to you in the event there is any indication of a change in your creditworthiness and your ability to service this loan on the agreed terms and conditions.
6. What if I fully settle the loan before its maturity?	
<p>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 loan limit, subject to a minimum of RM5,000.00</p> <p>Note: The guarantee fee paid to SJPP (if any) will not be refunded to you.</p>	
7. Do I need a guarantor or collateral?	
<p>One or more guarantor is/are required.</p> <p>A guarantee coverage of up to 70% on the Loan and normal interest by SJPP (if applicable)</p> <p>Note: The above could vary based on terms & conditions per Letter of Offer.</p>	

8. 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 the Business Banking Service Centre or contact your UOB Relationship Manager.

Kuala Lumpur	(6) 03-2616 6800
Penang	(6) 04-262 6800
Johor Bahru	(6) 07-223 6800
Kuching	(6) 082-236 820
Kota Kinabalu	(6) 088-246 820

9. 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:

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

E-mail: 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

10. Where can I get further information?

- Should you require additional information on our products, please visit us at the nearest UOB branch or logon to www.uob.com.my for more info.
- If you have any enquiries, please call our UOB Business Banking Service Centre at:

Kuala Lumpur	(6) 03-2616 6800
Penang	(6) 04-262 6800
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11. 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 the letter of offer and BizMoney Terms and Conditions after bank assessment and financing approval.