

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take up the Revolving Credit-i (Tawarruq). Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms.)</p>	<p><b>United Overseas Bank (Malaysia) Berhad</b></p> <p><b>Product: Revolving Credit-i (RC-i)</b></p> <p><b>Date:</b></p>										
<p><b>1. What is this product about?</b></p>											
<p>RC-i is an Islamic short term working capital financing to finance working capital requirement of businesses. This facility is revolving in nature.</p>											
<p><b>2. What is the Shariah concept applicable?</b></p>											
<ul style="list-style-type: none"> <li>• The Shariah concept used is <b>Tawarruq</b></li> <li>• <b>Tawarruq</b> 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.</li> </ul>											
<p><b>3. What do I get from this product?</b></p>											
<ul style="list-style-type: none"> <li>• Revolving Credit-i Facility Limit: As approved by the Bank and subject to annual review.</li> <li>• Profit Rate: Cost of Financing Rate (CFR) / Base Financing Rate (BFR) + margin / spread per annum.</li> <li>• Period per Disbursement: Up to 1, 2, 3, 6 and 9 months or any other tenure up to 12 months as approved by the Bank.</li> </ul>											
<p><b>Illustration:</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">RC-i Facility Limit</td> <td>: RM5,000,000-00</td> </tr> <tr> <td>Bank's Purchase Price (Based on Disbursement Amount)</td> <td>: RM1,000,000-00</td> </tr> <tr> <td>Profit Rate</td> <td>: CFR + 1.0% p.a (Note: assuming the CFR is 3.81% p.a.)</td> </tr> <tr> <td>Disbursement Period</td> <td>: 3 months</td> </tr> <tr> <td>Bank's Selling Price (Deferred Sale Price)</td> <td>: RM1,012,025-00</td> </tr> </table> <p>Selling Price: Purchase Price + (Purchase Price X Profit Rate X Disbursement Period)</p>		RC-i Facility Limit	: RM5,000,000-00	Bank's Purchase Price (Based on Disbursement Amount)	: RM1,000,000-00	Profit Rate	: CFR + 1.0% p.a (Note: assuming the CFR is 3.81% p.a.)	Disbursement Period	: 3 months	Bank's Selling Price (Deferred Sale Price)	: RM1,012,025-00
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<p>Note: The above example is only for illustration. The actual sale &amp; purchase prices, rate &amp; disbursement period will be fixed at the point of disbursement.</p>											
<p><b>4. What are my obligations?</b></p>											
<p>Payment of the Bank's Sale Price on maturity of the respective disbursement.</p> <p>Note: You are to ensure prompt payment of the financing on the maturity date. However, you may also make full settlement of the financing prior to expiry of the maturity date.</p>											

**5. What are the fees and charges that I have to pay?**

<b>Processing Fee (applicable to Non SME only)</b>	Depending on the financing amount and as stated in the Bank's Letter of Offer.
<b>Early Settlement Fee</b>	Variable amount based on reasonable estimate of the cost incurred in the form of reducing rebate to be granted.
<b>Brokerage Fee</b>	a) RM/FCY15 per RM/FCY1.0 million b) RM/FCY3 per million if less than 7 days tenure
<b>Stamp Duties</b>	As per the Stamp Duty Act 1949 (Revised 1989)
<b>Commitment Fee</b>	No commitment fee on unutilized portion / limit.
<b>Late Payment Charges</b>	<p>Compensation Charges: (Ta'widh):</p> <p>At the IIMM Rate or, any other method approved by BNM. Formula: (Outstanding balance X IIMM Rate X No of Overdue Days)/ 365 days</p> <p>Note: IIMM = Islamic Interbank Money Market</p>

Note:

- We will communicate to you at least 21 calendar days prior to the effective date of implementation if there are any changes in fees and charges that are applicable to this product.
- Kindly refer to our website at [www.uob.com.my](http://www.uob.com.my) for details of fees and charges.

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

Should you fail service your payment obligation in a timely manner, the following shall apply:

- **Compensation charges**

Default payment which exceeded the maturity date or judgment obtained before maturity date	$\frac{\text{Outstanding balance} \times \text{IIMM Rate} \times \text{No of Days Overdue}}{365}$
	Note: IIMM = Islamic Interbank Money Market

Compensation charges will result in increase in the total outstanding amount.

- **Right to set-off**

The Bank is entitled to set-off any credit balance in your deposit maintained with the Bank against any outstanding financing amount and the Bank will inform you at least 7 calendar days in advance of the intention to set-off.

- **Legal Action**

Legal action will be taken if you fail to respond to reminder notices. The security may be enforced and all costs will be borne by you. The Bank reserves the right to commence recovery, foreclosure and bankruptcy proceedings. You are also responsible to settle any shortfall after the security is disposed.

<p><b>7. What if I fully settle the financing before its maturity?</b></p> <ul style="list-style-type: none"> <li>The Bank shall grant you rebate in the form of a reduction in the profit element of the Deferred Sale Price at the point of early settlement. The rebate shall only be deemed granted upon receipt of the settlement/redemption sum as determined by the Bank.</li> <li>Rebate formula: Rebate on early settlement = Remaining Unearned - Early Settlement Charges (if any)</li> </ul> <p>Note:</p> <ol style="list-style-type: none"> <li>Remaining Unearned = Total Profit – Accrued Profit</li> <li>Total Profit = Selling Price – Financing Amount</li> <li>Accrued Profit is calculated based on Effective Profit Rate on the outstanding Financing Amount being disbursed</li> </ol>					
<p><b>8. Do I need any takaful coverage?</b></p> <p>Yes. You/ Security Party will maintain such takaful or insurance as in respect of its assets and business against all risks from such takaful operators or insurance companies acceptable to the Bank.</p>					
<p><b>9. Do I need a guarantor or collateral?</b></p> <p>On case to case basis, depending on the Bank’s credit assessment, you may be required to provide a guarantor or collateral such as :-</p> <ol style="list-style-type: none"> <li>Property; and/or</li> <li>Islamic FD; and/or</li> <li>Equipment; and/or</li> <li>Specific / General Debenture; and/or</li> <li>Deed of Assignment; and/or</li> <li>Joint &amp; Several Guarantee; and/or</li> <li>Corporate Guarantor; and/or</li> <li>Any other collateral as required by the Bank.</li> </ol>					
<p><b>10. What are the major risks?</b></p> <ul style="list-style-type: none"> <li>This is a short-term financing. In the event of non-payment, the Bank may exercise its rights and start its recovery process/legal action.</li> </ul>					
<p><b>11. What do I need to do if there are changes to my contact details?</b></p> <ul style="list-style-type: none"> <li>Please inform us of any change in your contact details through the nearest UOB branch or contact your UOB Relationship Manager.</li> <li>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.</li> </ul>					
<p><b>12. Where can I get assistance and redress?</b></p> <ul style="list-style-type: none"> <li>If you have difficulties in making payments, you should contact us as soon as possible to discuss payment alternatives.</li> <li>If you wish to complaint on the product and services provided by us, you may contact us at the following 24-hour UOB Contact Center :</li> </ul> <table border="1" data-bbox="365 1801 1365 1871"> <tr> <td>Kuala Lumpur</td> <td>+6 03-26128 121</td> </tr> <tr> <td>Penang</td> <td>+6 04-2401 121</td> </tr> </table>		Kuala Lumpur	+6 03-26128 121	Penang	+6 04-2401 121
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Penang	+6 04-2401 121				

Johor Bahru	+6 07-2881 121
Kuching	+6 082-287 121
Kota Kinabalu	+6 088-477 121

- If your query or complaint is not satisfactory 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  
 Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

**13. 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](http://www.uob.com.my) for more info.
- If you have any enquiries, please call our 24-hour UOB Contact Center at:

Kuala Lumpur	+6 03-26128 121
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**14. Other financing packages available**

We also provide term financings and trade facilities. Please refer to your Relationship Manager for further details.

**IMPORTANT NOTE:  
 LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO MAKE  
 PAYMENT OF THE FACILITY ON A REGULAR BASIS.**

The information provided in this disclosure sheet is valid as at .....

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 Facility Agreement after bank assessment and financing approval.

I / We hereby confirm having explained the Product Disclosure Sheet (PDS) to Customer.  ..... Sales Staff Name: NIRC: Date:	I / We hereby confirm having received and understand the explanation given.  ..... Authorised Person: NIRC: Date:
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