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PRODUCT DISCLOSURE SHEET

<p>PRODUCT DISCLOSURE SHEET</p> <p>Please read this product disclosure sheet before you decide to take up the Revolving Loan facility with Bangkok Bank Berhad. Be sure to also read the general terms and conditions.</p> <p>The information provided is merely general information of the product. The terms and conditions indicated in this product disclosure sheet are tentative or indicative and may change at the discretion of the Bank.</p> <p>Kindly seek clarification from Bangkok Bank Berhad if you do not understand any part of this document or general terms stated herein.</p>	 <p>For SME Financing</p> <p>Product : Revolving Loan</p>
1. What is this product about?	
<ul style="list-style-type: none"> ▪ Revolving loan is a credit facility granted to meet the Borrower's short term (usually 1, 3 or 6 months) working capital requirements. ▪ This facility has a distinctive payment period used to meet short term working capital requirement. The facility is useful especially when businesses require an extra injection of capital / funds. Interest and principal payments are made at the end of each advance and the principal can be rolled over with a new contracted rate. 	
2. What do I get from this product?	
<ul style="list-style-type: none"> ▪ This facility provides flexibility to Borrower in terms of (i) tenure – option to rollover and (ii) drawdown amount. ▪ Interest rate charge is based on ___% + COF. ▪ Tenure : Flexibility to fully repay / partial repayment / full rollover 	
3. What are my financial obligations?	
<ul style="list-style-type: none"> ▪ Commitment charges: Up to 1.00% p.a. on unutilized amount of the facility, payable monthly in arrears. ▪ Interest is calculated on daily balance of revolving loan utilized amount only. ▪ Pre-payment is allowed, subject to penalty on break funding cost. 	
4. What if I failed to fulfill my obligations?	
<p>IMPORTANT: Please read the final terms and conditions as stipulated in the letter of offer, facility agreement and general terms and conditions for further information.</p> <ul style="list-style-type: none"> ▪ Late payment penalty: 1.00% p.a. on the amount in arrears. ▪ Bangkok Bank Berhad has the rights on the following: <ul style="list-style-type: none"> - To set-off i.e. to utilize any credit balance in your deposit accounts maintained in Bangkok Bank Berhad to regularize the arrears in the loan account; - To commence legal actions against you and Guarantor (if any) and liquidate / foreclose the collateral provided (if any); and - To commence recovery activities (including engaging 3rd parties debt collection agent), foreclosure and bankruptcy proceedings. 	

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5. What are the possible / major risks?

- If you do not honor your repayment obligation, in addition to the outstanding amount due, you will be liable for all costs and expenses incurred for the legal action to be taken against you.
- If the facility interest rate is based on BLR, the interest rate may change according to the changes in the reference rates. An increase in interest rate may result in higher monthly repayment.
- If you have problems meeting your payment obligations, please contact us early to discuss repayment alternatives.

6. Do I need a collateral / guarantor?

- Collateral – YES, the Bank at its discretion may request for collateral to secure the facility.
- Guarantor – Subject to discretion and credit evaluation by the Bank.
 - **CGC**
 - **Compulsory for Sdn Bhd company**

7. Where can I get an assistance and redress?

- If you have difficulties in making payments, you should contact us earliest possible to discuss on repayment options. You may contact us at:

Deputy Head,
Business Banking Department
Bangkok Bank Berhad
1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya,
No 105, Jalan Ampang
50450 Kuala Lumpur

- Alternatively, you may seek the services of:

Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You may contact AKPK at:

Agensi Kaunseling dan Pengurusan Kredit
Address: Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur
Tel : 1-800-88-2575
E-mail : enquiry@akpk.org.my

- If you wish to lodge complaint on products / services provided by us, you may contact Bank Negara Malaysia at:

Bank Negara Malaysia LINK or BNMTELELINK at:
Address : Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur
Telephone : 1-300-88-5465
Fax : 03-21741515
Email : bnmtelelink@bnm.gov.my

8. Where do I need to do if there are changes to my contact details?

- It is important that you inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner. To update your contact details, you may visit any of our branches or inform us in writing at:

Deputy Head,
Business Banking Department
Bangkok Bank Berhad
1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya,
No 105, Jalan Ampang
50450 Kuala Lumpur

- Alternatively, you may wish to visit our nearest Bangkok Bank Berhad branch.

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9. Where can I get further information?

- Should you require additional information about taking revolving loan, please refer to the banking info booklet on www.bankinginfo.com.my website.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO SERVICE YOUR PAYMENT FOR THE FACILITY ON REGULAR BASIS

The information provided in this disclosure sheet is valid effective 20 December 2017.

I / We hereby confirm having explained the Product Disclosure Sheet (PDS) to the customer.

Staff Name :

Customer Name :

Staff ID :

Date :