PRODUCT DISCLOSURE SHEET

PRODUCT DISCLOSURE SHEET **Dear Customer,** This Product Disclosure Sheet (PDS) provides you with key information on your **Letter of Credit (LC).** Other customers have read this PDS and found it helpful, hence you should read it too.	Bangkok Bank Date: 1 October 2025

1 What is Letter of Credit (LC)?

A Letter of Credit (LC) is also known as Documentary Credit and it constitutes an irrevocable and definite undertaking of the Issuing Bank to honour a complying presentation. It can be issued on Sight or Usance basis, depending on instruction given by the LC Applicant. An LC is basically a documentary instrument provided by banks in order to facilitate trade transactions. The LC Issuing Bank issues a written undertaking at the request and in accordance with the instructions of the buyer (Applicant). The Issuing Bank or Confirming Bank (if any) assures payment to the seller (Beneficiary) as long as they present documents which comply with the terms and conditions of the issued LC. Payment is assured based on documents alone and not on goods or services to which it may refer. The main governing set of rules for an LC is the latest version of Uniform Customs and Practice for Documentary Credit (UCP) and Uniform Rules for Bank to Bank Reimbursement (URR).

2 Know Your Obligations

As one of the payment methods with issuing bank's undertaking to pay the Seller under compliance presentation for settlement of domestic and international trade. This product eligible for importer or local buyer. Acceptable currency of LC transaction is USD, EURO, SGD, MYR or any acceptable currency.

<u>LC Issuance Commission*</u>
0.1% per month on the LC amount (for each month or part of month of the LC validity).

<u>LC Amendment Commission*</u>
If related to extension or increase in amount, 0.1% per month on the LC amount (for each month or part of month of the LC validity).

If not related to extension or increase in amount, a flat fee RM50.00* is charged.

Fees & Charges	**Amount**
Commission*	Minimum RM50.00
Stamp Duty	RM10.00
Cable*	RM80.00 (< than 4 pages) RM120.00 (> or equal to 4 pages)
Postage	RM5.00
Discrepancies Fee	RM75.00 (Ringgit Malaysia) * USD75.00 (or equivalent)

** Subject to 8% SST with effective date on 1 October 2025*

3 Know Your Risks

Type of security required for taking the product (not limit to the following):

- Cash Collateral
- Corporate Guarantee
- Property
- Shareholders and/or Directors Guarantee

What are the salient terms and conditions?

- Please refer to the letter of credit application form.

4 Other Key Terms

If you require further information or wish to lodge any complaint pertaining to the product, please contact us at:

Head, Trade Finance Department
Bangkok Bank Berhad
1-45-01, Menara Bangkok Bank
Laman Sentral Berjaya, No. 105, Jalan Ampang,
50450 Kuala Lumpur.

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

Blok D, Bank Negara Malaysia
Jalan Dato' Onn,
50480 Kuala Lumpur
Tel: 1-300-88-5465
Email: bnmtelelink@bnm.gov.my

If you have any questions or require assistance on your trade finance product, you can:

Call us at	Visit us at:	Email us at:
03-2174 6945	www.bangkokbank.com.my	eximbills.kl@bangkokbank.com or compliance.kl@bangkokbank.com

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Bangkok Bank Berhad has provided me with a copy of the PDS.
☐ I have read and understand the key information contained in the PDS.

**A customer's acknowledgment of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

LEMBARAN PENDEDAHAN PRODUK

LEMBARAN PENDEDAHAN PRODUK	
Pelanggan yang dihormati, Lembaran Pendedahan Produk (LPP) ini memberikan anda maklumat penting mengenai **Surat Kredit (SK)** anda. Pelanggan lain telah membaca LPP ini dan mendapati ia berguna, oleh itu anda juga disarankan untuk membacanya.	Bangkok Bank Date: 1 Oktober 2025

1 Apakah itu Surat Kredit (SK)?

Surat Kredit (SK) merupakan satu aku janji bertulis yang diberikan oleh pihak bank (Bank Pengeluar) kepada penjual (benefisiari), atas permintaan dan arahan pembeli (pemohon), untuk membayar sejumlah wang apabila surat kredit dikemukakan atau pada masa akan dating yang ditetapkan, dalam had masa yang tertentu dan patuh pada pengemukaan dokumen yang telah ditetapkan didalam surat kredit. Surat Kredit adalah tertakluk kepada peraturan antarabangsa yang terkini iaitu “Uniform Customs and Practice for Documentary Credit (UCP)” dan “Uniform Rules for Bank to Bank Reimbursement(URR)”.

2 Ketahui Kewajipan Anda

Tempoh kredit yang diberikan adalah mengikut apa yang tertakluk didalam kontrak dan ianya merupakan salah satu kaedah pembayaran untuk menyelesaikan urus niaga perdagangan domestik dan antarabangsa.
Pengimport dan pembeli tempatan adalah layak untuk SK. Matawang yang diterima adalah USD, EURO, SGD, RM atau mana-mana matawang yang diterima.

<u>Komisen Pengeluaran SK*</u>
0.1% setiap bulan atau sebahagian daripadanya untuk tempoh sah SK.

<u>Komisen Pindaan SK*</u>
Jika lanjutan tarikh sah atau penambahan dalam amaun, 0.1% setiap bulan atau sebahagian daripadanya untuk tempoh sah SK.

Jika tidak terlibat lanjutan tarikh sah atau penambahan dalam amaun, RM50.00* amaun sama rata dikenakan.

Yuran & Caj	Jumlah
Komisen*	Minimum RM50.00
Duti Setem	RM10.00
Kable*	RM80 (< dari 4 muka surat) RM120 (> atau sama dengan 4 muka surat)
Bayaran Pos	RM5.00

** Tertakluk kepada 8% SST dengan berkuatkuasa pada 1 Oktober 2025*

3 Ketahui Risiko Anda

Jenis-jenis cagaran yang diperlukan (Tidak terhad kepadas yang tertera di bawah):

- Collaterol Tunai
- Jaminan Korporat
- Hartanah
- Jaminan Pemegang Saham dan/atau Jaminan Pengarah

Apakah maklumat penting berkenaan terma dan syarat?

- Sila rujuk kepada terma dan syarat yang tercatat di dalam borang permohanan surat kredit.

4 Istilah Utama Lain

Sekiranya anda memerlukan maklumat lanjut atau ingin membuat aduan berkenaan denganproduk ,
sila hubungi kami di:

Head, Trade Finance Department
Bangkok Bank Berhad
1-45-01, Menara Bangkok Bank
Laman Sentral Berjaya, No 105,
Jalan Ampang,50450 Kuala Lumpur.

Sekiranya pertanyaan atau aduan anda, tidak diselesaikan dengan memuaskan oleh pihak kami,sila hubungi Bank Negara Malaysia LINK atau TELELINK di:

Blok D, Bank Negara Malaysia,
Jalan Dato' Onn,
50480 Kuala Lumpur
Tel: 1-300-88-5465
Email: bnmtelelink@bnm.gov.my

Jika anda mempunyai sebarang pertanyaan atau memerlukan bantuan mengenai produk pembiayaan perdagangan anda, anda boleh:

Hubungi kami di	Kunjungi kami di:	E-mel kami di:
03-2174 6945	www.bangkokbank.com.my	eximbills.kl@bangkokbank.com or compliance.kl@bangkokbank.com

Pengakuan Pelanggan*

Sila pastikan anda mengisi bahagian ini sendiri dan sedar tentang tujuan tandatangan anda.

☐ Saya mengakui bahawa Bangkok Bank Berhad telah memberikan saya salinan LPP.
☐ Saya telah membaca dan memahami maklumat utama yang terkandung dalam LPP.

* Pengakuan pelanggan terhadap LPP ini tidak akan menjejaskan hak beliau untuk mendapatkan penyelesaian sekiranya berlaku pertikaian berhubung dengan terma dan syarat produk tersebut.

Nama:

Tarikh: