


## PRODUCT DISCLOSURE SHEET

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Please read this Product Disclosure Sheet before you decide to take up Bangkok Bank Berhad Overdraft Facility. Be sure to also read the terms in the letter of offer. Kindly seek clarification from the bank if you do not understand any part of this document or the general terms stated herein.</p>	<div style="text-align: center;">  <p><b>Bangkok Bank</b> BANGKOK BANK BERHAD</p> </div> <p><b>For Small and Medium Enterprise (SME) Banking</b></p> <p><b>Product: Overdraft (OD) Facility</b></p>
<b>1. What is this product about?</b>	
<p>OD facility is a revolving facility where the interest of the facility is computed on daily rest basis and charged on the amount utilized only. You may withdraw any amount from the OD account subject to the OD limit granted.</p>	
<b>2. What do I get from this product?</b>	
<ul style="list-style-type: none"> <li>Total amount borrowed: RM _____.</li> <li>Tenure: Repayable on demand and subject to annual review</li> <li>Base Lending Rate (BLR): _____ % per annum</li> <li>Interest Rate: _____ % per annum (p.a.) plus BLR</li> </ul>	
<b>3. What are my obligations?</b>	
<ul style="list-style-type: none"> <li>Commitment fees: 1% p.a. on the daily unutilized portion of the OD facilities if the total or aggregate OD facilities granted by the Bank exceeds RM250,000-00 or such other limit as may be determined by the Bank.</li> <li>Interest is calculated on a daily basis based on the utilized amount.</li> </ul>	
<b>4. What other charges do I have to pay?</b>	
<p><b>a) Stamp Duties</b> As per the Stamp Duty Act 1949 (Revised 1989).</p> <p><b>b) Credit Guarantee Corporation (CGC) Guarantee Fee (where applicable)</b> The Guarantee Fee is charged based on CGC _____ guarantee scheme. Guarantee fees of _____ % is to be charged on the secure portion and _____ % is to be charged on the unsecured portion. The fee is payable annually and will be collected upfront (prior to disbursement) for first year; and direct debit to your loan account for the subsequent year.</p>	

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

- Late payment penalty: 1% p.a. (on daily rest basis on the installment). The charges for late payment will not be added to outstanding amount in arrears to compute interest overdue.
- Right to Set-Off: Bangkok Bank Berhad has the right to utilize any credit balance in your deposit account(s) maintained with Bangkok Bank to regularize the excess in the loan account.
- Bangkok Bank Berhad has the right to commence legal action against you and Guarantor (if any) and liquidate/foreclose the collateral provided (if any).

**6. What if I fully settle the loan during the lock-in period?**

Not applicable.

**7. Do I need any insurance coverage?**

This is not a compulsory. You are advisable to take own insurance coverage.

**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.

**9. Where can I get assistance and redress?**

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

Head Business Banking Department  
 Bangkok Bank Berhad  
 1-45-01 Menara Bangkok Bank,  
 Laman Sentral Berjaya,  
 No. 105, Jalan Ampang, 50450 Kuala Lumpur.  
 Tel: 03-2174 6802

- 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 can contact AKPK at:-

Tingkat 8, Maju Junction Mall  
 1001, Jalan Sultan Ismail  
 50250 Kuala Lumpur  
 Tel : 03-26167766  
 E-mail : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

Or

For SME, Small Debt Resolution Scheme (SDRS) is available to assist SMEs facing financing difficulties with financial institutions. You can obtain SDRS application form from Bangkok Bank, BNMLINK / BNM Regional Offices / BNM's Website: [www.bnm.gov.my](http://www.bnm.gov.my).

- If you wish to complaint on the products or services provided by us, you may contact us at:-  
Compliance Department  
Bangkok Bank Berhad  
1-45-01 Menara Bangkok Bank,  
Laman Sentral Berjaya,  
No. 105, Jalan Ampang, 50450 Kuala Lumpur.  
Tel: 03-2174 6958
- 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)

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

- Visit our nearest Bangkok Bank Berhad branches.
- Contact us at:-  
Head Business Banking Department  
Bangkok Bank Berhad  
1-45-01 Menara Bangkok Bank,  
Laman Sentral Berjaya,  
No. 105, Jalan Ampang, 50450 Kuala Lumpur.  
Tel: 03-2174 6802

#### 11. Other loan packages available

Working capital financing.

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO SERVICE YOUR PAYMENT ON YOUR OVERDRAFT.**

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

*I / We hereby confirm that the information on the Product Disclosure Sheet (PDS) has been explained to the customer.*

Staff Name:  
Staff ID:

Customer Name:  
Date: