

PRODUCT DISCLOSURE SHEET (Overdraft)

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **overdraft**.

Other customers have read this PDS and found it helpful, hence you should read it too.



Bangkok Bank

For SME Financing

Date: 30 October 2025

1 What is Overdraft ("OD")?

BBB OD facility is a revolving facility offered to Small and Medium Enterprises, where the interest on the facility is computed on a daily rest basis and charged on the amount utilized only. You may withdraw any amount from the OD account subject to the OD limit

2 Know Your Obligations

- Interest Rate : ____ % per annum (p.a.) plus BLR *
- Interest is calculated on a daily basis based on the utilized amount.
- 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.

** BLR is the minimum interest rate charged by financial institutions on variable-rate loans. It was calculated based on a bank's cost of funds (including the Overnight Policy Rate or OPR), liquidity needs, administrative costs, and banks' internal considerations.*

You also have to pay the following fees and charges: -

- Stamp Duties**
As per the Stamp Duty Act 1949 (Revised 1989).
- Credit Guarantee Corporation (CGC) Guarantee Fee (where applicable)**
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.

It is **your responsibility** to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your **repayment timely**. Speak to us if you wish to settle your loan earlier.



Ensure you can afford to **pay a higher repayment** if the Overnight Policy Rate (OPR) rises.



Contact us immediately, if you are unable to pay your monthly instalment.

3

Know Your Risks

What will happen if you fail to fulfill your obligations?

- 1) 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.
- 2) 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.
- 3) Bangkok Bank Berhad has the right to commence legal action against you and Guarantor (if any) and liquidate/foreclose the collateral provided (if any).

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Other Key Terms

- Tenure : Repayable on demand and subject to annual review
- Early Termination fee: **Not Applicable**
- Insurance coverage: **This is not a compulsory. You are advisable to take own insurance coverage.**
- 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

If you have any questions or require assistance on your facility, you can:

Call us at

03-21746802/6919



Visit us at:

www.bangkokbank.com.my

Email us at:

creditmktg.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: