

PRODUCT DISCLOSURE SHEET (Revolving Loan)

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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 Revolving Loan?

- Revolving loan is a credit facility granted to meet the Borrower's short term (usually 1, 3 or 6 months) working capital requirement.
- 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 Know Your Obligations

- The facility provides flexibility in terms of (i) tenure – option to rollover and (ii) drawdown amount
- Interest rate charge is based on ___% + COF*.
- Interest is calculated on daily balance of revolving loan utilized amount only.
- Commitment charges: Up to 1.00% p.a. on unutilized amount of the facility, payable monthly in arrears.
- Pre-payment is allowed, subject to penalty on break funding cost, if any.

**Cost of Funds (COF) for a bank refers to the effective interest rate or expense incurred when acquiring the funds it uses to lend, invest, or operate.*

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

- Stamp Duties**
As per the Stamp Duty Act 1949 (Revised 1989).

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.

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Know Your Risks**What are the possible / major risk ?**

- 1) 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.
- 2) 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.
- 3) If you have problems meeting your payment obligations, please contact us early to discuss repayment alternatives.

What will happen if you fail to fulfill your obligations?

- Late payment penalty: 1.00% p.a. on top of prevailing prescribed rate on the amount in arrears.
- Bangkok Bank Berhad has the rights on the following:
 - 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.

**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.*

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Other Key Terms

- Tenure: Flexibility to fully repay / partial repayment / rollover
- Lock-in period: **Not Applicable**
- 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:

creditmkting.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: