


PRODUCT DISCLOSURE SHEET

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take the Term Loan Facility with Bangkok Bank Bhd.</p> <p>Please be sure you read the general Terms and Conditions in the Letter of Offer. The Information given below is merely general information of the product. Term & Conditions may vary on case to case basis.</p> <p>Kindly seek clarification from the bank if you do not understand any part of this document or the general terms.</p>	 <p>Bangkok Bank BANGKOK BANK BERHAD</p> <p>For SME Banking</p> <p>Product : Term Loan</p>
<p>1. What is this product about?</p> <p>A term loan is a monetary loan that is repaid in regular payments over a set period of time. Term loans usually last between 1 to 5 years, but may last as long as 30 years in some cases. A term loan usually involves an unfixed interest rate that will add additional balance to be repaid. It is generally used to finance the purchase of fixed assets such as properties or machineries or equipment for production process. It is classified as a Long-term financing product as its tenure is generally ranged from 5 years to 15 years. Term loans are normally granted on secured basis.</p> <p>Interest payment and repayment of principal on term loans is obligatory on the part of the borrower. The repayment is generally scheduled on monthly or quarterly basis with a fixed equal monthly or quarterly installment amount which comprised of principal and interest. The computation of the interest rate is based on variable rates and charged on the principal balance.</p>	
<p>2. What do I get from this product?</p> <p>The variable rates ranged from 0.5% to 3.0% per annum plus the Base Lending Rate (BLR).</p> <p>The margin of financing is generally at 80% of the Open Market Value or 100% of the Force Sale Value of the property, whichever is lower.</p>	
<p>3. What are the charges I have to pay?</p> <p>Stamp Duties As per the Stamp Duty Act 1949 (Revised 1989)</p>	

Disbursement Fees

Include fees of registration of charge, land search and bankruptcy search.

Facility Fees

Not Applicable

4. What would happen when full payment or partial prepayment?

In general, a full and partial prepayments are generally subject to one (1) month written notice. In lieu of this, one (1) month interest at prescribed interest rate will be charged on any amount prepaid.

In the case of partial prepayments, amount prepaid shall be applied towards the repayment schedule in the inverse order of maturity. Any amount prepaid shall not be available for re-drawing.

Notwithstanding the above, Bangkok Bank Berhad may in its absolute discretion impose a prepayment fee of 1% or such other rate as the bank may prescribe on the prepaid amount.

5. What if I failed to fulfill my obligations?

If the borrower default (miss loan payments when due) in either principal or interest payment or in the event of demand or recall of the Facility, the borrower shall pay interest in the currency in which such amounts then denominated on any overdue amount or any other sums due and payable to the bank, from the time of default up to the time of actual payment (as well after as before demand, judgment or order) at **1% plus prescribed rate per annum**.

Bangkok Bank Berhad may eventually default your account. The bank may also take legal action against you and this can have serious consequences, and the default can affect your credit rating leading to credit being more difficult or expensive to you. In addition, the bank has the right to commence recovery activities (including engaging 3rd parties debt collection agent), foreclosure and bankruptcy proceedings.

6. What are the possible risks?

The variable rate is peg against the Base Lending Rate (BLR) and it may vary from time to time. This may result in changes in the tenure of the facility or amount of interest to be paid by you.

7. Where can I get an 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

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.

- 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

8. Where can I get further information

- Should you require additional information about taking term 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 as at 1 September 2018.

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

Staff Name:

Customer Name:

Staff ID:

Date: