

# Foreign Currency Trade Loan Product Disclosure Sheet

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Read this Product Disclosure Sheet (PDS) before you decide to take up the <b>Foreign Currency Trade Loan</b>. Be sure to also read the terms in the letter of offer. Seek clarification from your Relationship Manager / Business Manager if you do not understand any part of this document or the general terms.</p>	<p><b>Alliance Bank Malaysia Berhad (“ABMB” or “Bank”)</b></p> <p><b>FOREIGN CURRENCY TRADE LOAN</b></p> <p>Date: _____</p>
<p><b>1. What is this product about?</b></p>	
<p>Foreign Currency Trade Loan provides financing for your purchases of goods in major foreign currencies. This product is available via the Foreign Currency Trade Loan limit granted to you under your Trade Finance Credit Facility</p>	
<p><b>2. What do I get from this product?</b></p>	
<ul style="list-style-type: none"> <li>• Financing Amount (RM) : Financing is against invoice and supporting documents evidencing delivery of goods on open account, collection or letter of credit basis.</li> <li>• Margin of Financing : 100% of invoice value</li> <li>• Interest Rate : Foreign Currency Rate (FCR) + ____ % calculated per annum.</li> <li>• Tenor : ____ days</li> </ul>	
<p><b>3. What are my obligations?</b></p>	
<ul style="list-style-type: none"> <li>• Full settlement on maturity the Foreign Currency Trade Loan principal amount plus interest from date of financing up to date of settlement.</li> <li>• The Loan may be settled in foreign currency or in Ringgit Malaysia.</li> </ul>	
<p><b>4. What are the fees and charges I have to pay?</b></p>	
<ul style="list-style-type: none"> <li>• Interest Rate: FCR + ____ % calculate per annum.</li> <li>• Interest will be accrued and payable upon settlement of Foreign Currency Trade Loan on maturity date or during partial settlement before maturity.</li> <li>• Postage of RM10.00</li> </ul>	
<p><b>5. What if I fail to fulfill my obligations?</b></p>	
<ul style="list-style-type: none"> <li>• Overdue Interest Rate at 3.50% above the Bank’s Foreign Currency Rate (FCR)</li> </ul>	
<p><b>6. What if I fully settle the Foreign Currency Trade Loan before its maturity?</b></p>	
<p>You may take/request early partial/full settlement at any point of time during the tenor of the Foreign Currency Trade Loan. Interest will be charged based on the period financed only. However, any related funding loss i.e. break funding cost incurred by the Bank during the financing (if any) shall be borne by customer. Break funding cost may arise when the Bank used a specific foreign currency rate on the day of financing Foreign Currency Trade Loan until the date of approved settlement. If the customer decided to make early settlement, the foreign currency rate may be different on the early settlement date. In such circumstances, the customer shall bear the shortfall together with any additional cost and expenses that may be involved.</p>	
<p><b>7. Do I need any insurance/takaful coverage?</b></p>	
<ul style="list-style-type: none"> <li>• You are advised to take up insurance coverage for the goods under this Foreign Currency Trade Loan at your own cost.</li> </ul>	
<p><b>8. What are the major risks?</b></p>	
<ul style="list-style-type: none"> <li>• You are exposed to the foreign exchange risk, if you do not have export proceeds.</li> </ul>	

**9. Do I need a collateral or guarantor?**

- Collateral: Yes
- Guarantor: Subject to discretion and credit evaluation by ABMB

**10. What do I need to do if there are changes to my contact details?**

- It is important that you inform us any change in your contact details to ensure that all correspondences reach you in a timely manner.

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

- Should you require additional information about trade finance facilities and services, you may contact our business relationship managers at the business banking centres or refer to our website at [www.alliancebank.com.my](http://www.alliancebank.com.my). If you have any queries, please contact us at:

**Alliance Bank Malaysia Berhad**  
**Customer Care Unit**  
**Level 7, Menara Multi-Purpose, Capital Square**  
**No. 8 Jalan Munshi Abdullah**  
**50100 Kuala Lumpur**  
**Tel: +603 5624 3888 (Overseas) / 1-300-80-3388 (Malaysia)**  
**Email: [info@alliancebg.com.my](mailto:info@alliancebg.com.my)**

- 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, financial education and debt restructuring for individual. You may contact AKPK at:

**Menara Bumiputra-commerce,**  
**Tingkat 5 dan 6, Jalan Raja Laut,**  
**50350 Kuala Lumpur**  
**Tel: 03-2616 7766**  
**Email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)**

- If your query or complaint is not satisfactory 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: +603-21741515**  
**Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)**

**12. Where can I get further information?**

- If you have any enquiries or require further clarification, please contact our business relationship managers at the business banking centres.

**13. Other loan/financing packages available?**

- Bankers Acceptance
- Trust Receipt
- Letter of Credit
- Export Bill Purchased/Discounted
- Export Credit Refinancing
- Export Negotiation
- Promissory Notes
- Shipping Guarantee

- Bank Guarantee
- Vendor Financing

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO FULFILL YOUR OBLIGATIONS**

The information provided in this disclosure sheet is valid as at the date herein or until \_\_\_\_\_. All calculations and information above are for illustration purpose only.

**Disclaimer:** The actual amount of financing, tenure and interest rate to be provided by ABMB is dependent upon credit evaluation by ABMB. The transmission of the Product Disclosure Sheet to you does not create any obligation by ABMB to grant you any facilities.