

## PRODUCT DISCLOSURE SHEET

(Please read and understand this Product Disclosure Sheet before you decide to take up the BizPower Relief Financing - All Economic Sectors (AES) 2020. Be sure to also read the terms and conditions in the letter of offer. Seek clarification from RHB Bank Berhad/RHB Islamic Bank Berhad ("Bank") if you do not understand any part of this document or the general terms).



### RHB Bank Berhad

Registration No: 196501000373 (6171-M)

### RHB Islamic Bank Berhad

Registration No: 200501003283 (680329-V)

## BizPower Relief Financing – All Economic Sectors (AES) 2020

Date: \_\_\_\_\_

### 1. What is this product about?

BizPower Relief Financing - All Economic Sectors (AES) 2020 ("the Facility") is loan/financing for working capital purposes and it's calculated on a fixed rate basis.

### 2. What do I get from this product?

- Total amount of loan/financing : Maximum: RM 500,000
- Loan/Financing Tenure : Up to 5 Years
- Interest/ Profit Rate : 4.75% p.a. fixed to 5.00 p.a. fixed
- Type of Facility : Term Loan / Commodity Murabahah Term Financing-i
- Total amount borrowed/financed : RM \_\_\_\_\_
- Margin of financing : \_\_\_\_\_ %
- Tenure : \_\_\_\_\_ years

#### Notes:

- Tenure is inclusive of an optional moratorium period of 6 months on principal repayment/payment.
- Interest / profit will be calculated on daily rest.
- For conventional product, you need to read this Product Disclosure Sheet ("PDS") together with PDS for Term Loan. For Islamic product, you need to read this PDS together with PDS for Commodity Murabahah Term Financing-i for further information including on Shariah concept and etc. Please refer to RHB's Corporate Website for more details.

### 3. What are my obligations?

- Monthly instalment(s)

Instalment Amount	Period

- Total repayment/payment amount : RM \_\_\_\_\_

**Important:**

- Your monthly instalment will commence on the 5<sup>th</sup> day of the following month after date of 1<sup>st</sup> disbursement

Monthly instalment	Period	Rate	
		4.75% p.a. fixed	5.00% p.a. fixed
Principal and Interest/Profit	_____ years		
Total interest/profit cost at the end of _____ years			
Total repayment/payment amount at the end of _____ years			

**Note:**

- The illustration above shows your monthly instalment amounts upon commencement from the 5<sup>th</sup> day of the following month after 1<sup>st</sup> disbursement. The interest/profit will be calculated based on a daily rest basis, and will be chargeable at month end.

**4. What is the collateral / security to obtain the financing?**

- Up to seventy per centum (70%) guarantee cover by Syarikat Jaminan Pembiayaan Perniagaan ("SJPP").

**5. Do I need guarantor(s)?**

- Yes, the guarantor(s) must be the company's director / management team.

**6. What other charges do I have to pay?**

- Guarantee Fees**  
No guarantee fees will be charged under the Facility.
- Stamp Duties**  
As per the Stamp Act 1949 (Revised 1989).
- Disbursement Fees**  
Including but not limited to fees for registration of charge, land search and bankruptcy search\*.  
**\*Note:** This is not applicable for Small Medium Enterprises (SME) customers as per Bank Negara Malaysia's (BNM) SME Definition. Please refer to RHB's Corporate Website for more details on the BNM's SME Definition.
- Legal Fees pertaining to loan/financing documentations**  
You are required to pay all legal fees and incidental expenses in connection with the banking facility including but not limited to the preparation, stamping and registration of any security documents and the lodgment and withdrawal of caveats (if applicable).
- Cancellation Fee**  
A cancellation fee of RM 2,000 (Conventional) / RM 1,000 (Islamic) is payable to the Bank in the event that the Facility granted is cancelled at any time after the acceptance of loan/ financing (subject to preparation of the legal documentation has commenced) and before the first loan/financing disbursement. Such cancellation fee may be deducted automatically from your account with the Bank at the Bank's discretion with 7 days' prior written notice.
- Brokerage Fee** (*applicable for Islamic product only*)  
RM 25 per RM1 million and subject to minimum of RM 60 (the Bank will absorb 50.00% of the fee for SME).

**7. What if I fail to fulfill my obligations?****RHB Bank**

- Legal action against you may affect your credit rating leading to credit being more difficult.

- Late payment charges of 1% p.a. on the instalment amount in arrears will be charged, causing the total outstanding to increase.
- If you fail to pay three (3) monthly instalments consecutively, the financing rate may be increased by the Bank with twenty one (21) calendar days' prior written notice.
- We reserve the right to set off any credit balance in your account maintained with us against any outstanding balance in this loan/financing account, with seven (7) calendar days' prior written notice to you.
- Legal action will be taken against you if you fail to respond to reminder notices. Your pledged security may be foreclosed and you will have to bear all costs incurred in relation thereto. You are also responsible to settle any shortfall after your property has been foreclosed.
- Legal action against you may affect your credit rating leading to credit being more difficult.
- We have the right to cancel the loan with prior written notice and to require you to fully settle the loan if you, your partner or your co-borrower dies (for sole-proprietors and partnerships).

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- Late payment charges:

(i) The Bank shall have the right to impose compensation (ta'widh) as follows:

- (1) For any failure on your part to pay any monthly payment(s) under the Facility on the due date of such payment(s), you shall pay compensation charges to the Bank on the overdue amount based on the following formula or any other method approved by Bank Negara Malaysia:

$\text{Compensation Charges} = \text{Overdue Amount} \times 1\% \text{ (Compensation Rate for Late Payment)} \times (\text{No of Days Overdue}/365)$

- (2) For any failure on your part to pay of any amount overdue and which failure continues beyond the tenure of the Facility, the compensation rate that shall be applied is the Bank Negara Malaysia prevailing Islamic Money Market Rate on the (outstanding principal + accrued profit) or any other method approved by Bank Negara Malaysia.

- (3) The amount of such compensation shall not be compounded on the financing amount.

(ii) The compensation at the aforesaid rate shall be payable by you after as well as before any judgment or order of court.

- Right to set-off: The Bank is entitled to set-off any outstanding amount due in this financing account with any of your deposit accounts maintained with the Bank, by giving at least seven (7) calendar days' prior written notice to you.
- Right to commence recovery or Legal action: Legal action will be taken if you fail to respond to reminder notices. Your property may be foreclosed and you will have to bear all costs. You are also responsible to settle any shortfall after your property is sold. The Bank has a right to commence recovery activities (including engaging third party debt collection agencies and selling non-performing financing to a third party), foreclosure and bankruptcy proceedings and initiate legal action against you if you failed to comply with or in breach of any terms and conditions under the financing documents.
- Other information: We have the right to cancel the financing with prior written notice and to require you to fully settle the financing if you, your partner or your co-applicant dies (for sole-proprietors and partnerships).

**8. What if I fully settle the financing before its maturity? (applicable for Islamic product only)**

The Bank shall grant rebate (ibra') on any amount payable by you in respect of any payment due under the Facility in any of the following situations:

- Early settlement or early redemption by you including prepayment;
- Settlement of the Facility due to any financing restructuring exercise by you;
- Settlement by you upon occurrence of an event of default;
- Settlement by you in the event of termination or cancellation of the Facility before expiry of the Facility tenure;
- If the Facility is based on a variable rate, on the difference between the CPR and the EPR when the EPR is lower than the CPR.

Rebate (Ibra') = Remaining Unearned Profit – Early Settlement Charges (if any)

where the remaining unearned profit is equal to unrealised profit at the time of full settlement. The calculation of rebate (Ibra') shall be made in accordance with any rules, guidelines, regulations and/or directives (whether or not having the force of law) required of or imposed upon the Bank from time to time and at any time by Bank Negara Malaysia or any other authority having jurisdiction over the Bank.

**9. Do I need any insurance / takaful coverage?**

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- Personal Smart Shield (PSS) Plus for BPRF-AES (Single Premium non-participating term insurance policy) is optional but you are encouraged to take as protection.

**Note:**

Quotations will be provided by our sales staff for PSS Plus offered by the panel of insurer's providers. You are free to use the service of non-panel insurers operators. However, to avoid any delay in insuring your life, the appointment of the Bank's panel insurers is highly encouraged.

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- Yes. You will maintain such takaful as in respect of your assets and business against all risks from such takaful companies acceptable to the Bank.

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

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

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

- If you have difficulties in making repayments/payments, you should contact us earliest possible to discuss payment alternatives.

- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling and debt restructuring for SME customers. You can contact AKPK at:

**Agensi Kaunseling dan Pengurusan Kredit**

**Level 5 and 6, Menara Bumiputra Commerce**

**Jalan Raja Laut, 50350 Kuala Lumpur**

Telephone: 03 - 2616 7766

Website: <http://services.akpk.org.my/>

- To increase your awareness and financial literacy, you may refer to the consumer education booklet published at:

Website: <http://www.bankinginfo.com.my/>

Website: <http://www.insuranceinfo.com.my/>

- You may contact your Relationship Manager at any of our Commercial Banking Business Center or at:  
**RHB Bank Berhad / RHB Islamic Bank Berhad**  
**RHB Centre, Jalan Tun Razak**  
**50400 Kuala Lumpur**  
Telephone: 03-9206 8118 (Peninsular Malaysia) or 082-276118 (Sabah and Sarawak)  
Fax:03-9206 8088  
Email: customer.service@rhbgroup.com  
Website: <http://www.rhbgroup.com>
- 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**  
Telephone: 1-300-88-5465  
Fax: 03-21741515  
Email: bnmtelink@bnm.gov.my
- Ombudsman for Financial Services (OFS) (Formerly known as Financial Mediation Bureau) at:  
**Level 14, Main Block, Menara Takaful Malaysia**  
**No. 4, Jalan Sultan Sulaiman**  
**50000 Kuala Lumpur**  
Telephone: 03-2272 2811  
Fax : 03-2272 1577  
Email: enquiry@ofs.org.my

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

- Should you require additional information on our products, please visit us at the nearest RHB Commercial Banking Business Centers or log on to [www.rhbgroup.com](http://www.rhbgroup.com) for more information.

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

- Please refer to your Relationship Manager for further details.

### **IMPORTANT NOTE:**

**IF YOU DO NOT COMPLY WITH THE REPAYMENT/PAYMENT TERMS OF YOUR FACILITIES, LEGAL ACTION MAY BE TAKEN AGAINST YOU**

The information provided in this disclosure sheet is valid from 26 January 2022 and is subject to change at the Bank's discretion from time to time with prior notification.

The information in this Product Disclosure Sheet is given on a general basis without obligation and is strictly for information only. The information contained in this document are based on certain assumptions and information available as at the date of this document, all of which are accordingly subject to change at any time with notice.

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