

PRODUCT DISCLOSURE SHEET

(Please read and understand this Product Disclosure Sheet before you decide to take up the RHB BizPower Business Loan Overdraft. Be sure to also read the terms and conditions in the letter of offer. Seek clarification from RHB Bank Berhad if you do not understand any part of this document or the general terms).



RHB Bank Berhad
(Registration No: 196501000373 (6171-M))

RHB BizPower Business Loan Overdraft

1. What is this product about?

RHB BizPower Business Loan Overdraft is a short term financing facility that allows an account holder to draw more than what is in the account up to maximum credit limit granted by the bank and it's calculated on a variable rate basis. Collateral is required as security for this loan.

2. What do I get from this product?

- Total amount borrowed: RM _____
- Margin of financing : _____ %
- Interest Rate: _____ % p.a.

Notes:

- Our current Base Lending Rate (BLR) is _____ % p.a.
- Interest will be calculated on a daily rest.
- Overdraft is a short term financing where the limit is subject to annual review.
- The interest rate on this financing may be variable (due to BLR) and will change accordingly as published by the bank from time to time.

3. What are my obligations?

- To ensure that the monthly payment of interest charges on amount overdraft utilised is on time.
- To ensure that the monthly payment of commitment fees 1% on unutilised overdraft amount is on time.
- To ensure the account is not overdrawn from the limit granted by the bank.

Interest Repayment illustrations

Calculation on OD interest:

$$\frac{\text{Outstanding balance} \times \text{interest rate} \times \text{no. of day}}{365} = \text{Interest charged}$$

Important:

- Your monthly interest charges and total repayment amount will vary if the Base Lending Rate (BLR) changes.

	Rate		
	Today's BLR	If BLR goes up 1% (RM)	If BLR goes up 2% (RM)
Monthly Interest Payment			
Total interest cost at the end of ____ years			

Notes:

- The illustration above shows your monthly interest charges upon commencement of full disbursement. For properties under construction and/or loan account pending for full disbursement, you are expected to service the interest on a monthly basis on the outstanding loan amount. The interest will be calculated based on the prevailing effective lending rate, on a daily rest basis, and will be chargeable at month end.

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

- Property.
- Fixed Deposit.
- Guaranteed by Government / 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?

- **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*.
- **Legal Fees pertaining to loan 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). To avoid any delay in documentation due to unfamiliarity with the Bank's documentation or process, the appointment of the Bank's panel lawyers is strongly encouraged.
- **Valuation Fees**
For completed properties only.
- **Commitment Fees on unutilised Overdraft amount of 1% p.a.**
- **Cancellation Fee**
A cancellation fee of RM2,000-00 is payable to the Bank in the event that the facility granted is cancelled at any time after the acceptance of the loan (subject to preparation of the legal documentation has commenced) and before the first loan disbursement. Such cancellation fee may be deducted automatically from your account with the Bank at the Bank's discretion.

***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.

7. What if I fail to fulfill my obligations?

- Late payment penalty of 1% p.a. on the instalment amount in arrears will be charged, causing the total outstanding to increase.
- If you fail to pay 3 monthly instalments consecutively, the financing rate may be increased by the Bank.
- We reserve the absolute right to set off any credit balance in your account maintained with us against any outstanding balance in this loan account.
- Legal action will be taken against you if you fail to respond to reminder notices. Your pledged security (property/Fixed Deposit) may be foreclosed / liquidated 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.

8. What if I fully settle the loan during the lock-in period?

- No Lock in Period imposed for this facility. Thus, there is no charges on early settlement of this facility.

9. Do I need any insurance / takaful coverage?

- Fire insurance is to be taken up on tangible securities (Property) provided to secure the facility*
- Mortgage Reducing Term Assurance (MRTA) and/or Creditor Term Life Assurance (CTLA) is optional but you are encouraged to take as protection.
- Contractor All Risk Insurance Policy.

Notes:

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

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, you should contact us earliest possible to discuss repayment alternatives.
- You may contact your Relationship Manager at any of our Commercial Banking Business Center or at:

RHB 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

E-mail: 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

E-mail: bnmtelelink@bnm.gov.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 for more information.

13. Other loan packages available

- Please refer to your Relationship Manager for further details.

14. Other information

- We have the right to cancel the loan and to require you to fully settle the loan if you, your partner or your co-borrower dies (for sole-proprietors and partnerships).

"IMPORTANT NOTE:

IF YOU DO NOT KEEP UP WITH THE REPAYMENT OF YOUR FACILITIES, YOUR PROPERTY / FIXED DEPOSITS CHARGED / PLEDGED MAY BE FORECLOSED / LIQUIDATED (WHERE APPLICABLE). LEGAL ACTION MAY ALSO BE TAKEN AGAINST YOU"

"The information provided in this disclosure sheet is valid from 01 January 2013 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. This document may be translated into a language other than English. "