


<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take up the SME Online Financing. Be sure to also read the terms and conditions in the letter of offer. Seek clarification from your institution if you do not understand any part of this document or the general terms)</p>	 <p><b>RHB Bank Berhad (6171 – M)</b> <b>SME Online Financing</b></p>
--	---

### 1. What is this product about?

- SME Online Financing is a term loan facility that the bank offers to help businesses fund their working capital needs. SME Online Financing is an unsecured term loan and is calculated on a variable rate basis.

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

<b>Principal amount</b>	Minimum: RM50,000.00 Maximum: RM1,000,000.00 or RM500,000.00 for start-up business between 1-2 years of business
<b>Tenure</b>	Minimum tenure: 6 months Maximum tenure: 84 months
<b>Interest</b>	As stated in Letter of Offer
<b>Financing currency</b>	In Ringgit Malaysia

#### Notes:

- Our current Base Lending Rate (BLR) is 6.70 % p.a.
- Interest will be calculated on daily rest.
- The Interest Rate for this financing may vary (due to BLR) and will be revised accordingly as published by the bank from time to time.
- The approval of the Instalment Loan application is subject to RHB assessment and review. If approved, your final loan amount, tenure and prescribed rate will be reflected in the bank's letter of offer.

### 3. What are my obligations?

- Monthly instalment(s) as per the illustration below.

Total Loan Amount (RM)	Loan Tenure	Effective Interest Rate	Total Repayment Amount (RM)	Monthly Instalment Amount (RM)
1,000,000.00	84 months	9.70%	RM1,381,513.34	RM16,446.59

#### Important:

- Your monthly instalment and total repayment amount will vary according to the Base Lending Rate ("BLR").
- All calculations and information above are for illustration purpose only. All rates quoted above are subject to change without prior notice.

**Notes:**

- The above illustration shows monthly instalment amounts upon commencement of full disbursement. The interest will be calculated based on the prevailing effective lending rate, on a daily rest basis, and will be chargeable at month end.
- Please note the above amounts and rates are indicative only. The final approved amount of your loan, tenure, interest rate, and effective lending rate is subject to the Bank's approving criteria and may differ from the above.

**4. What is the Collateral/ Security?**

- No Collateral is required.
- Partially Secured by Guarantee Scheme (70%)
  - i. Guarantee scheme is applicable for Startup Business (Minimum Year In Business: 1 to 2 years)\*
  - ii. Financing limit RM500K to RM 1,000K (Minimum 2 years in Business).\*

\*Notwithstanding that the guarantee fee will be borne by the Bank.

(E.g. **Guarantee Fee** – (i) 0.75% or (ii) 1% SJPP Guarantee Fees is absorbed by bank.)

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

- Yes, all your company's directors and shareholders (for Sendirian Berhad) / owners (for sole-proprietors) / business partners (for partnerships) must be the guarantor(s) for the loan.

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

- You are encouraged to take up Personal Smart Shield Plus (PSS) as protection for the financing.
- Quotations will be provided if you agree to take up PSS.

**Note:**

- To avoid any delay in processing, it is advisable that you use the Bank's panel of insurer's providers.

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

- **Stamp Duty:**  
As per the Stamp Act 1949 (revised 1989)
- **Cancellation Fee:**  
A cancellation fee of RM 100 is payable to Syarikat Jaminan Pembiayaan Perniagaan (SJPP) under the following circumstances:
  - i. Cancellation by customer after application has been approved by SJPP
  - ii. Failure to disburse the banking facilities granted by bank after a period of 6 months from date of SJPP's approval and resulting in cancellation of guarantee approval by SJPP
- **Insurance Premium:**  
If you agree to take up PSS, quotations will be provided to you. This amount will be automatically deducted from your total entitlement.

**8. What if I fail to fulfill my obligations?**

- Late payment penalty is 1% p.a. on the amount in arrears, causing the total outstanding to increase.
- If you fail to pay the instalments 3 months consecutively, we may increase the financing rate.
- Right to set off: 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 or expensive to you.

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

- No early settlement charges is applicable for this facility.

**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 correspondence 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 Account Relationship Manager at any of our Commercial Banking Business Centre or at:

**RHB Bank Berhad**

RHB Centre, Jalan Tun Razak

50400 Kuala Lumpur

Overseas and West Malaysia: 03-9206 8118

East Malaysia: 082-276118 (8:45am-5:30pm on Monday to Thursday, or 8:45am-4:30pm on Friday)

Fax: 03-9206 8088

E-mail: [customer.service@rhbgroup.com](mailto:customer.service@rhbgroup.com)

Website: <https://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](mailto: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 Business Banking Center or logon to [RHB SME Online Financing](#) for more info.

**13. Other loan packages available**

- You may refer to [RHB Bank's corporate website](#) under 'Business Banking' or visit us at the nearest RHB Commercial Business Banking Centre.

**14. Other information**

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

**The information provided in this disclosure sheet is valid from September 2019 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.**