

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the RHB Financial Supply Chain Portfolio Guarantee (FSCPG). 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).



**RHB Bank Berhad (6171 – M)**

**Financial Supply Chain Portfolio Guarantee (FSCPG).**

### 1. What is this product about?

RHB Financial Supply Chain Portfolio Guarantee is a revolving trade facility that the bank offer that allows an account holder to finance their stocks purchase from RHB's partnered supplier / vendor up to maximum credit limit granted by the bank. Interest rate is calculated on a variable rate basis on daily rests. Only Joint and Several Guarantee is required for this loan as the product would be partially secured by Credit Guarantee Corporation (CGC) guarantee at 50% of facility amount.

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

- Total amount borrowed: RM \_\_\_\_\_
- Interest Rate: \_\_\_\_\_%

#### Notes:

- Our current Base Lending Rate (BLR) is: \_\_\_\_\_% p.a.
- Interest will be calculated on daily rest.
- Distributor Financing Facility is the revolving trade financing offered by RHB Bank of which the limit is subject to annual review.
- The interest rate on this financing may be variable (due to BLR) and it will change accordingly as published by the Bank from time to time.
- An increase in interest rate may result in higher installment amount to be serviced.

### 3. What are my obligations?

- You must settle the financing amount in full upon each distributor financing facility maturity.

#### Important:

- Your monthly interest payable and interest amount will vary if the Base Lending Rate changes. Interest Repayment illustrations.

	Rate		
	Today's BLR (RM)	If BLR goes up 1% (RM)	If BLR goes up 2% (RM)
Monthly Interest Payment if full utilisation			
Total interest payable for 1 month tenure			
Total repayment payable for 1 month tenure			

#### Notes:

- The illustration above shows your monthly instalment amounts upon full utilisation of the facility.
- The interest will be calculated based on the prevailing effective lending rate, on a daily rest.
- Upon maturity of the facility, you are required to settle principal plus interest charged.

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

- Joint and Several guarantee of directors and shareholders.
- This product would be partially secured by Credit Guarantee Corporation (CGC) at 50% of facility amount. However, most guarantee fee will be borne by the Bank

#### 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 Fee / Line Implementation Fee**  
Including but not limited to fees for bankruptcy search, documentation cost and credit checks
- **Documentation Fee**  
You are required to execute Joint and Several Guarantee document (for Sdn Bhd).  
A documentation fee of RM500.00 for facility limit RM500, 000.00 and below or RM1, 000.00 for facility limit above RM500, 000.00.
- **Service Tax (ST)**  
If any services made under this contract/agreement is a taxable service which the ST would apply, then the Bank reserves the right to levy ST at the prescribed rate and the recipient of the service agrees to pay the amount of ST.
- **Annual Structuring Fee**  
An Annual Structuring Fee of RM500.00 for facility limit of RM500, 000.00 and below or RM1, 000.00 for facility limit above RM500, 000.00 on anniversary of facility approval date.
- **Transaction Fee**  
A transaction fee of RM20.00 for each facility drawdown submitted via Financial Supply Chain platform.
- **Reflex Cash Management**  
You are required to sign up for Reflex Cash Management and monthly subscription fee of RM30 for non SMEs. No monthly subscription fee for SMEs.  
You are required to purchase two users tokens at RM50 each while two admin tokens would be provided at free of charge.

#### 7. What if I fail to fulfill my obligations?

- Transactions will be converted to overdue if payment is not received from customer on maturity date.
- Overdue interest is BLR + penalty (x %) shall be imposed on all overdue bills. The present penalty is 3.5% p.a.
- The overdue interest shall be computed from the day the bill turns overdue until settlement.
- 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 trade account.
- Legal action will be taken against you if you fail to respond to reminder notices.
- Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.

#### 8. What if I fully settle the financing before its maturity?

- Interest on financing would be computed on daily rests from financing request date to settlement date only.
- No prepayment penalty is charged for early settlement.

### 9. Do I need any insurance coverage?

- Optional to take up Creditor Term Life Assurance (CTLA) for your Distributor Financing Facility with us.

#### Notes:

- Quotations will be provided by our sales staff for CLTA offered by the panel of insurer's providers.
- You are free to use the service of non-panel insurers/ takaful operators.

### 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 Account 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@rhbbank.com.my](mailto:customer_service@rhbbank.com.my)

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

- 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 [www.rhb.com.my](http://www.rhb.com.my) for more info

### 13. Other loan packages available

- Please refer to your Relationship Manger 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, 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.

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