

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your trade bills.

Others customers have read this PDS and found it helpful; **you should read too.**

Date:



① What is Trade Bills?

Financing of working capital.

② Know Your Obligations

For this loan, as an illustration:

- Your loan amount: RM_____
- Base Lending Rate (BLR): 6.47 %

You also have to pay the following fees and charges:

- Stamp duty:
 - a. Principal instrument: Ad valorem 0.5% of loan amount
 - b. Subsidiary documents: Nominal RM10
- Disbursement fee: Not applicable
- Processing fee: Not applicable

For full list of fees and charges, please visit our website.

It is your responsibility to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly instalment timely and in full for **years**. Speak to us if you wish to settle your loan earlier.



Ensure you can afford to **pay a higher instalment** if the Overnight Policy Rate (OPR) rises.



Contact us immediately, if you are unable to pay your monthly instalment.

Trade Bills Amount: RM_____

Letter of Credit (LC)

[Repayable on demand]

Commission: ____ % per month (Min. RM75.00)

Tenure: ____ days

Trust Receipt (TR)

[Repayable on demand]

Interest Rate (Local): ____ + BLR % per annum

Interest Rate (Foreign): ____ + BLR % per annum

Tenure: ____ days

Banker's Acceptance (BA)

[Repayable on demand]

Acceptance Commission (Local): ____ % per annum

Acceptance Commission (Foreign): ____ % per annum

Tenure: ____ days

Shipping Guarantee (SG)

[Repayable on demand]

Commission

Under Bank's LC: ____ % flat (Min. RM50.00)

Under Collection Bills: ____ % flat (Min. RM50.00)

- SG returned after 3 months from issuance date @ 0.50% p.a. (from the 4th month onwards up to the date of return of the SG).

Export Credit Refinancing (ECR)

[Repayable on demand]

Interest Rate: ____ % + EXIM Bank Funding Rate

Tenure: ____ days

Foreign Bills of Exchange Purchase (FBEP)

[Repayable on demand]

Interest Rate: ____ % per annum

Tenure: ____ days	
Domestic Bills of Exchange Purchase (DBEP)	[Repayable on demand]
Interest Rate: ____ % per annum Tenure: ____ days	
Banker Guarantee (BG) – Tender Guarantee	[Repayable on demand]
Commission: ____ % per annum (Min. RM100.00)	
Banker Guarantee (BG) – Performance Guarantee	[Repayable on demand]
Commission: ____ % per annum (Min. RM100.00)	
Banker Guarantee (BG) – Financial Guarantee	[Repayable on demand]
Commission: ____ % per annum (Min. RM100.00)	
Banker Guarantee (BG)	
- BGs for employment of domestic servants and foreign workers @ RM50.00 flat per guarantee of RM1,000.00 [subject to a minimum of RM100.00] or part thereof for a tenure of 18 months. - Handling fee of 0.05% flat (Minimum: RM20.00, Maximum: RM500.00) for BGs which are not as per PBB's Standard BG format.	
Foreign Currency Trade Loan (FCTL)	[Repayable on demand]
Interest Rate: ____ % + Cost of Funds (COF) Tenure: ____ days	

③ Know Your Risks

What happens if you fail to pay your monthly instalments?

1. You **pay more in total** due to late payment charge or penalty interest, compounding of interest *[if relevant]*.
2. We may **deduct** money from your accounts with credit balance to set-off your defaulted loan.
3. We may **foreclose** your property or **take legal action** against you.
4. Your **credit score** may be affected, leading to credit being more difficult or expensive to you.

④ Other Key Terms

- Lock-in period: 3 years from date of first drawdown (for Non-SMEs).
- Early termination fee: 3% for loan amount RM200K and below; 2% for loan amount above RM200K (for Non-SMEs).
- Insurance coverage is optional, you may select to use Bank's panel insurers.
- Guarantor may be required on case to case basis, subject to credit assessment.
- 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.

If you have any questions or require assistance on your loan, you can:



Call us at
603-21708000



Visit us at:
<https://www.pbebank.com>



Email us at:
customerservice@publicbank.com.my

Customer's Acknowledgement *

Ensure you are filling this section yourself and aware of what you are placing your signature for.

- ☐ I acknowledge that Public Bank Berhad has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

** A customer's acknowledgment of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name : _____
Date : _____

LEMBARAN KETERANGAN PRODUK

Pelanggan yang Dihargai,

Lembaran Keterangan Produk ini memberi anda maklumat penting tentang pembiayaan perdagangan anda.

Pelanggan lain telah membaca Lembaran Keterangan Produk ini dan mendapatinya berguna, anda juga patut membacanya.

Tarikh:



① Apakah Pembiayaan Perdagangan?

Pembiayaan modal kerja.

② Ketahui Tanggungjawab Anda

Untuk pinjaman ini, sebagai ilustrasi:

- Amaun pinjaman anda: RM _____
- Kadar Pinjaman Asas (BLR): 6.47 %

Menjadi tanggungjawab anda untuk:



Membaca dan faham **terma penting** dalam **kontrak** sebelum menandatangani.



Membayar ansuran bulanan anda tepat pada masanya dan sepenuhnya selama **tahun**. Beritahu kami sekiranya anda ingin menyelesaikan pinjaman anda lebih awal.



Memastikan anda mampu untuk **membayar ansuran lebih tinggi** sekiranya Kadar Dasar Semalaman (OPR) naik.



Hubungi kami segera, sekiranya anda tidak dapat membayar ansuran bulanan anda.

Anda juga perlu membayar fi dan caj yang berikut:

- Duti setem:
 - c. Instrumen pokok: Ad valorem 0.5% daripada amaun pinjaman
 - d. Dokumen sampingan: RM10 Nominal
- Fi pengeluaran: Tidak dikenakan
- Fi pemrosesan: Tidak dikenakan

Untuk senarai penuh fi dan caj, sila layari laman web kami.

Amaun Bil Perdagangan: RM _____

Surat Kredit (LC)

[Kena dibayar balik apabila diminta]

Komisen: ____ % sebulan (Min. RM75.00)

Tempoh: ____ hari

Resit Amanah (TR)

[Kena dibayar balik apabila diminta]

Kadar Faedah (Tempatan): ____ + BLR % setahun

Kadar Faedah (Asing): ____ + BLR % setahun

Tempoh: ____ hari

Penerimaan Jurubank (BA)

[Kena dibayar balik apabila diminta]

Penerimaan Komisen (Tempatan): ____ % setahun

Penerimaan Komisen (Asing): ____ % setahun

Tempoh: ____ hari

Jaminan Perkapalan (SG)

[Kena dibayar balik apabila diminta]

Komisen

Di bawah LC Bank: ____% rata (Min. RM50.00)

Di bawah Bil Pungutan: ____% rata (Min. RM50.00)

- SG yang dipulangkan 3 bulan selepas tarikh pengeluaran @ 0.50% setahun (dari bulan yang ke-4 seterusnya sehingga tarikh pulangan SG).

Pembiayaan Kredit Eksport (ECR)

[Kena dibayar balik apabila diminta]

Kadar Faedah: ____% + Kadar Pembiayaan EXIM Bank

Tempoh: ____ hari

Bil Tukaran Asing (FBEP)

[Kena dibayar balik apabila diminta]

Kadar Faedah: ____% setahun

Tempoh: ____ hari

Bil Tukaran Dalam (DBEP)	[Kena dibayar balik apabila diminta]
Kadar Faedah: ____% setahun Tempoh: ____ hari	
Jaminan Jurubank (BG) – Jaminan Tender	[Kena dibayar balik apabila diminta]
Komisen: ____% setahun (Min. RM100.00)	
Jaminan Jurubank (BG) – Jaminan Prestasi	[Kena dibayar balik apabila diminta]
Komisen: ____% setahun (Min. RM100.00)	
Jaminan Jurubank (BG) – Jaminan Kewangan	[Kena dibayar balik apabila diminta]
Komisen: ____% setahun (Min. RM100.00)	
Jaminan Jurubank (BG)	
- Jaminan untuk pengambilan pembantu rumah dan pekerja asing: RM50.00 sama rata untuk setiap jaminan sebanyak RM1,000.00 (minimum RM100.00) atau separuh daripadanya untuk tempoh selama 18 bulan. - Fi pengendalian bagi Jaminan Jurubank yang tidak mengikut format standard Jaminan Jurubank Bank: 0.05% sama rata (minimum RM20.00, maksimum RM500.00) untuk Jaminan Bank konvensional.	
Pinjaman Perdagangan Mata Wang Asing (FCTL)	[Kena dibayar balik apabila diminta]
Kadar Faedah: ____ % + Kos Pembiayaan (COF) Tempoh: ____ hari	

③ Ketahui Risiko Anda

Apa berlaku sekiranya anda gagal untuk membayar ansuran bulanan anda?

1. Anda **membayar jumlah keseluruhan lebih banyak** disebabkan caj pembayaran lewat atau penalti faedah, pengkompaunan faedah [jika berkenaan].
2. Kami boleh **menolak** wang daripada akaun anda dengan baki kredit yang ada untuk menolak selesai pinjaman mungkin berkenaan.
3. Kami boleh **menebus harta benda** anda atau mengambil **tindakan undang-undang** terhadap anda.
4. **Skor kredit** anda mungkin terjejas, menyebabkan kredit menjadi lebih sukar dan mahal untuk anda.

④ Terma Penting Lain

- Tempoh tertutup: 3 tahun dari tarikh pinjaman pertama dikeluarkan (untuk bukan PKS).
- Fi penamatan awal: 3% bagi amaun pinjaman RM200K dan ke bawah; 2% bagi amaun pinjaman melebihi RM200K (untuk bukan PKS).
- Perlindungan insurans adalah opsyenal, anda boleh memilih untuk menggunakan panel penanggung insurans Bank.
- Penjamin mungkin diperlukan mengikut keadaan, tertakluk pada penilaian kredit.
- Penting untuk anda memaklumkan kepada kami mengenai apa-apa perubahan dalam maklumat untuk menghubungi anda bagi memastikan semua surat-menyurat sampai kepada anda tepat pada masanya.

Sekiranya anda mempunyai apa-apa soalan atau memerlukan bantuan tentang pinjaman anda, anda boleh:



Menghubungi kami melalui
603-21708000



Melayari kami melalui:
<https://www.pbebank.com>



E-mel kami di:
customerservice@publicbank.com.my

Perakuan Pelanggan *

Pastikan anda sendiri yang mengisi bahagian ini dan tahu untuk apa anda menurunkan tandatangan anda.

- ☐ Saya mengaku bahawa Public Bank Berhad telah memberi saya sesalanan Lembaran Keterangan Produk ini.
- ☐ Saya telah membaca dan faham maklumat penting yang terkandung dalam Lembaran Keterangan Produk ini.

** Perakuan oleh pelanggan tentang Lembaran Pendedahan Produk ini tidak akan memprejudikan haknya untuk mendapatkan pembetulan sekiranya terdapat pertikaian mengenai terma dan syarat produk.*

Nama : _____
Tarikh : _____