

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to sign up for this HERpower Financing Product. We advise you to also read the General Terms and Conditions.

Product Name : **HERpower Financing**
 Date : / /

1. WHAT IS THIS PRODUCT ABOUT?

This is a working capital financing/CAPEX financing in the form of Term Loan for SMEs.

The financing rate (pricing/interest rate) charged for this product is calculated based on variable rate basis. The Letter of Guarantee by directors and Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) guarantee (where required) will be taken as collateral/security for the financing.

The financing facility is available under Conventional and Islamic Financing.

2. WHAT DO I GET FROM THIS PRODUCT?

<ul style="list-style-type: none"> ▪ Total Financing Amount 	<ul style="list-style-type: none"> • Maximum financing is up to RM1.0 Million (subject to eligibility). <p>Amount of financing approved is at the sole discretion of the Bank and guarantee approved is at the sole discretion of SJPP.</p>
<ul style="list-style-type: none"> ▪ Financing Tenure 	<p>Maximum up to 10 years or 31st December 2035, whichever earlier</p>
<ul style="list-style-type: none"> ▪ Base Lending Rate 	<p>Current Base Lending Rate (BLR) is at 6.65% per annum</p>
<ul style="list-style-type: none"> ▪ Purpose(s) 	<ul style="list-style-type: none"> ▪ For working capital ▪ For CAPEX Financing
<ul style="list-style-type: none"> ▪ Other Additional Benefits 	<ul style="list-style-type: none"> • SME First Account / Maybank2u.biz / M2u / M2E • PRTA • Pesona Lady • Commercial Card • Merchant Business • QRpay Biz+Soundbox • Work+ • Accounting Solution • Key Man Insurance/ Premium Cash Refund • Business Insurance (SME Biz Care Plus) • Halal Program Initiative • Mental Health Wellness • Financial Education <p>Note: Subject to terms and conditions</p>

3. WHAT ARE MY OBLIGATIONS?

A. Servicing the monthly installment amount upon full loan disbursement

Loan repayment for the financing is in the form of monthly repayment (calculated based on the prevailing pricing/ interest rate, financing tenure and outstanding balance). The installment amount to commence upon full financing disbursement.

The bank shall be entitled to deduct an advance payment amount equivalent to one month's installment from the approved financing amount. The bank shall utilize the said amount deducted to pay any amount due and payable by you in connection with our approved loan at any time during the tenure of the facility.

<ul style="list-style-type: none"> ▪ Monthly installment amount* 	<p>RM _____ (financing amount inclusive of interest)</p>
<ul style="list-style-type: none"> ▪ Total repayment amount inclusive of principal financing amount* 	<p>RM _____</p>

B. Servicing the interest on the utilized amount and commitment fee on the unutilized amount (on monthly basis).

Sample Illustration

Pricing	:
Loan Amount	:
Utilized Amount	:
Unutilized Amount	:
Amount to be Paid *	:

* Assuming utilized amount remains unchanged for 30 days

C. Utilized amount to be repayable upon demand from the Bank.

4. WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?

▪ SJPP Guarantee Fee	0.75% per annum on the facility limit on annual basis (subject to minimum of RM500.00) [to be borne by the Bank].
▪ Stamp Duties	As per the Stamp Duty Act 1949 (revised 1989)
▪ In-House Legal Documentation Charges	Documentation fee is waived
▪ Other Fees and Charges	All other costs and expenses i.e. legal fees and other charges to be incurred in the preparation of all documentation, perfection of the Bank's security documents and disbursement.
▪ Tax	Subject to all taxes and levies now or thereafter imposed by law

5. WHAT IF I FAIL TO FULFILL MY OBLIGATIONS?

▪ Late Payment Penalty	1.00% per annum on the amount in arrears
▪ Right to Set-Off	The Bank has the right to set-off any credit balance in your account(s) with the Bank against any outstanding balance of this financing facility by giving seven (7) days prior notice before the implementation.
▪ Default Rate	In the event of your TL account is in default for three (3) consecutive payments of interest (pending the commencement of payment of instalments), or in the repayment of monthly instalments, the Bank shall be entitled to convert the prescribed rate to a default rate of BLR + 2.50% per annum, or 1.00% per annum above the prescribed rate, whichever is higher, or such other rate as the Bank may at its sole and absolute discretion prescribe from time to time.

Note: Notification will be given to customers

6. WHAT IF I FULLY SETTLE THE FINANCING BEFORE ITS MATURITY?

Early Settlement	Nil
Lock In Period	Nil

7. DO I NEED ANY INSURANCE COVERAGE?

Personal Reducing Term Assurance (PRTA)/Pesona Lady shall be offered to you for insurance coverage on the Key Person / Managing Director / Managing Partner / Partners / Proprietor. To cover the same in the event of death or permanent disability.

8. WHAT ARE THE MAJOR RISKS?

Please be advised that the effective rate will change according to the changes in the reference rate (BLR). An increase in the effective rate may result in higher monthly repayments amount.

If you have problems meeting your repayment obligations, contact us earlier to discuss repayment alternatives.

9. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT DETAILS?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may inform us in writing or reach us via one of the channels, e.g. : M2U or home branch.

10. WHERE CAN I GET ASSISTANCE AND REDRESS?

- i) If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at any of our nearest Branches/SME Zones.
- ii) If you wish to enquire further on the products or services provided by us, you may contact us at any of our nearest Branches/SME Zones or our Customer Care Hotline at:

Tel: 1-300-80-8668 (Local) , 603 - 78443696 (Overseas)

Email: mgcc@maybank.com.my

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

Tingkat 8, Maju Junction Mall

1001, Jalan Sultan Ismail

50250 Kuala Lumpur

Tel : 1-800-88-2575 email : enquiry@akpk.org.my

- iv) If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia link or telelink at :

Block D, Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Tel : 1-300-88-5465

Fax : 03-21741515 email : bnmtelelink@bnm.gov.my

11. WHERE CAN I GET FURTHER INFORMATION?

If you have further enquiries, please contact us at :

Maybank Branch:

Address :

Tel :

E-mail:

12. OTHER SME FINANCING PACKAGES AVAILABLE:

Yes. You may refer to our website at www.maybank2u.com.my for other SME financing packages.

DISCLAIMER

The information, terms and conditions in this Product Disclosure Sheet are indicative and are not binding on the Bank. The final terms and conditions are as stipulated in the Letter of Offer after credit assessment and final approval by the Bank.

Important note:

The bank has the right to proceed with legal action against you if you fail to pay your monthly installment repayments on the business loan.

The information provided in this disclosure sheet is valid as at Nov' 2024.