

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take on this product. Be sure to also read the general terms and conditions.

Product Name : HIGH TECH & GREEN FACILITY/-I (HTG/-I) (“FORMERLY KNOWN AS HIGH TECH FACILITY-NATIONAL INVESTMENT ASPIRATIONS (HTF-NIA)”)

Date : [The date issued to customer to be filled in by Sales Personnel]

1. What is this product about?

High Tech & Green Facility (HTG) was established by Bank Negara Malaysia (BNM) with the fund allocation of **RM 1.1 billion** to help SMEs and innovative start-ups to grow their businesses and invest in strategic sectors and technologies fields (digital tech, green tech and biotech) for a sustainable and entrenched economic recovery.

The Facility offered shall be for the following purpose:

- Working capital and/or capital expenditure (CAPEX) and shall not be used to refinance existing credit facilities by the same or other financial institutions.
- Financing include stamp duty, legal fees and documentation/facilities charges up to 3% of the facility amount

HTG is targeted to *SME companies with at least 51% shares held and controlled by Malaysian citizens and registered with the following:

- 1) Companies Commission of Malaysia (SSM) either under the Register of Business Act (1956) or the Companies Registration Act 1965 and/or the Companies Registration Act 2016 or Limited Liability Partnership Act 2012 (private limited, sole proprietorship and partnership); or
- 2) Respective authorities or district offices in Sabah and Sarawak
- 3) Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%.

HTG is open to viable Malaysian SMEs* in the following sub sectors:

- Within manufacturing and services subsectors with high National Investment Aspirations (NIAs) scores:-
 - Electrical & electronic (E & E)
 - Chemicals (including pharmaceuticals and refined petroleum)
 - Optical Scientific Equipment and Medical Equipment
 - Machinery and Equipment (including Robotics, Drones and Industry 4.0 related technologies)
 - Transport equipment (Aerospace; motor vehicles and parts manufacturers involved in global supply chains or transitioning towards future mobility and green technology)
 - Information and Communication Technology (ICT); and
 - Research and Development (R&D) services.

OR

- SMEs involved in existing innovation programmes by the Government for a range of critical technologies, from undertaking R&D, technology co-creation to technology licensing for development purposes. This would also include late stage tech-start-ups under Government programmes that are developing critical technologies and ready to graduate to bank-based financing.

OR

- SMEs involved in providing critical technologies such as green technology, digital and biotechnology.

Note:

Recipients of Special Relief Facility (SRF), PENJANA SME Financing (PSF) , PENJANA Tourism Financing (PTF) and/ or Targeted Relief and Recovery Facility (TRRF/-i) are eligible for the HTG , for the purpose of financing capital expenditure (CAPEX) only.

HTG is available in the form of Term Loan and trade facility i.e. Letter of Credit.

This financing will be subject to the limit allowed and conditions imposed by Bank Negara Malaysia for this facility.

**As per Bank Negara Malaysia definition - Small Medium Enterprise(s)*

2. What do I get from this product?

<ul style="list-style-type: none"> Total Financing Amount 	<ul style="list-style-type: none"> Up to RM10 million, to be used for either CAPEX or working capital, or both. (Combination of Term Loan and Letter of Credit are within the total maximum financing amount of RM10 mil) <p>Note: Approval and amount of financing is at the discretion of the Bank.</p>
<ul style="list-style-type: none"> Financing Tenure 	<ul style="list-style-type: none"> Up to ten (10) years
<ul style="list-style-type: none"> Pricing/Interest Rate 	<p><u>For Term Loan</u></p> <ul style="list-style-type: none"> Effective rate of 5.00% per annum, inclusive guarantee fee. Effective rate of 3.50% per annum, without guarantee fee. <p><u>For Letter of Credit (sight/usance)</u></p> <ul style="list-style-type: none"> 0.1% per month, minimum RM75.00 <p>Note: BNM provides 0% funding rate p.a. to FIs</p>
<ul style="list-style-type: none"> Guarantee Coverage by SJPP 	<ul style="list-style-type: none"> 80% of the financing amount.
<ul style="list-style-type: none"> Availability/Application Period 	<p>Until 31 December 2023</p>
<ul style="list-style-type: none"> Other Additional Benefits 	<ol style="list-style-type: none"> Keyman Insurance Commercial Card SME Overdraft Protector Plus (SME ODP Plus) Cash Management/Payroll Services

3. What are my obligations?

I. Term loan

- Servicing the monthly interest charged pending full loan disbursement
- Servicing the monthly installment amount upon full loan disbursement
- To pay the outstanding amount (principal sum plus interest charged or any other monies) owing to the bank upon cancellation or termination or recall of the facility.

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 is to commence upon full financing disbursement.

▪ Monthly installment amount*	RM _____ (financing amount inclusive of interest)
▪ Total repayment amount inclusive of principal financing amount*	RM _____

Sample Illustration

Pricing : 5.00% per annum
 Facility amount : RM 1,000,000
 Facility tenure : 10 years

Rate = 5.00% per annum	
Monthly installment	RM 10,606.55
Total interest cost at the end of 10 years	RM 272,786.18
Total repayment amount at the end of 10 years	RM 1,272,786.18

**Note: The installment amount and the total repayment amount may vary accordingly with the changes in BLR.*

4. What are the fees and charges I have to pay?

▪ Stamp Duties	As per the Stamp Duty Act 1949 (Revised 1989).
▪ Guarantee Fee payable to Syarikat Jaminan Pembiayaan Perniagaan (SJPP)	0.5% guarantee fee p.a. on the outstanding balance. The guarantee fee is embedded in interest rate.
▪ Commitment Fee	A commitment fee at the rate of 1.00% p.a. shall be levied on the undrawn portion of the term loan facility.
▪ Tax	Subject to all taxes and levies now or thereafter imposed by law.
▪ Other Fees and Charges	All other costs and expenses i.e. legal fees and documentation charges incurred in the preparation of all documentation and perfection of the bank's security documents.

5. What if I fail to fulfill my obligations?

<ul style="list-style-type: none"> ▪ Late Payment Penalty on Term Loan 	1.00% p.a. on the amount in arrears.
<ul style="list-style-type: none"> ▪ Right to Set-Off 	The Bank has the right to set-off any credit balance in your account(s) maintained with the bank against any outstanding balance of this financing facility.
<ul style="list-style-type: none"> ▪ Default Rate 	In the event of default (non-payment) on three (3) consecutive payments of interest pending the commencement of installment or during the repayment of monthly installment, *the Bank shall be entitled to convert the prescribed rate to BLR + 2.50% p.a., or 1.00% p.a. above the prescribed rate, whichever is higher to be charged on the amount outstanding, 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?

Lock in Period	Nil
Early Settlement Penalty Fees	Nil

7. Do I need any insurance / takaful coverage?

The following insurance policies are recommended to be taken-up (but not limited to):

- a) Personal Reducing Term Assurance (PRTA)
- b) SME Overdraft Protector Plus (ODP)
- c) PremierCash Refund

All insurance policies above shall be offered to keyman/business owners for coverage in case of death or total permanent disability

8. Do I need a guarantor for this facility?

Yes, Joint and Several Guarantee for Sdn Bhd Company whilst individual guarantee is required for Sole Proprietorship, Partnership or Limited Liability Partnership.

9. 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 repayment amount.

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

10. 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 Website or servicing Business Centre.

11. What 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:

Name of Business Centre : _____

Address : _____

Tel/fax : _____ E-mail : _____

II) 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

III) 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

12. Where can I get further information?

If you have further enquiries, please contact us via:

- Any Maybank Branch or Business Centre
- Maybank Customer Care Hotline at 1-300-88-6688 (Malaysia), +60378443696 (Overseas), or email: mgcc@maybank.com

13. Other business financing available:

1. Automation & Digitalisation Facility (ADF)
2. All Economic Sector (AES)
3. Targeted Relief & Recovery Facility (TRRF)
4. PEMULIH Government Guarantee Scheme (PGGS)
5. Low Carbon Transition Facility (LCTF)
6. Business Recapitalisation Facility (BRF)
7. SME+ Financing Packages

Disclaimer

The information in this Product Disclosure Sheet are indicative and are not binding on the Bank. The final terms and conditions shall be stipulated in the letter of offer and facility agreement 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.

Customer's Acknowledgement



I acknowledge that adequate explanation has been provided by the Bank's officer to me in respect of the salient terms of this document.

[*For Partnership/Sole-Proprietorship]

[*For Corporation]

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Business Chop

Authorised Signatories and Company Chop

Name of the Authorised Signatories:

for <*Company/Customer Name>

NRIC No.:

Name:

Date:

NRIC No.:

Date: