

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 : **Government Guarantee Scheme Madani (GGSM)**
Date : [The date issued to customer to be filled in by Sales Personnel]

1. What is this product about?

Government Guarantee Scheme Madani (GGSM) was established by the Government of Malaysia under the Belanjawan 2023 Malaysia MADANI with the aim to provide financing assistance up to RM30.0 Million to Malaysian Small and Medium-sized Enterprises (SMEs) and Mid-Size Companies (MSCs) by providing Government guarantees to the financial institutions (FIs).

The Scheme is managed by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) as the administrator of the Scheme.

The Facility offered shall be for the following purpose:

- Working capital and /or CAPEX for new financing

GGSM is open for all economic sectors and is targeted to the following: -

- Malaysian Small and Medium Enterprises (SME) and Mid-Sized Companies (“MSC”) with annual revenue of **not more than RM500.0 Million** based on their audited accounts for any of the financial year ending 2019 or later.
 - a) **Sole-proprietorships** owned by Malaysian citizen; or
 - b) **Partnership and Limited Liability Partnerships** controlled and majority owned by Malaysian citizen; or
 - c) Companies with at least **51% shares** held and controlled by Malaysian citizens

Which are duly registered with the following: -

- I. Companies Commission of Malaysia either under the Registration of Business Act (1956) or the Companies Act 1965 and/or the Companies Act 2016, or Limited Liability Partnership Act 2012 (private limited, sole proprietorship and partnership); or
- II. Respective authorities or district offices in Sabah and Sarawak; or
- III. Respective statutory bodies for professional services providers

Excludes: -

1. Entities that are listed on the Main Board of Bursa Malaysia; Government-linked companies (GLCs); Syarikat Menteri Kewangan Diperbadankan (MKDs) and State-Owned Enterprises
2. Subsidiaries with at least 51% shares of the entities mentioned in No.1. above.
3. Business entities where the shareholders/directors/owners are civil servant, who are currently in service, except with prior written approval obtained from the employer - Majikan/Ketua Jabatan

GGSM is available in the form of Term Loan, Overdraft, Trade Lines facilities **and Foreign Exchange Contract**

Note:

Definition of SMEs as per guidelines/defined by SME Corporation Malaysia.

2. What do I get from this product?

| <ul style="list-style-type: none"> Total Financing Amount | <ol style="list-style-type: none"> Up to RM 30.0 Million, per company for the four (4) sectors below: - <ul style="list-style-type: none"> High Technology Agriculture Manufacturing Tourism Up to RM 20.0 Million, per company for all other sectors <p>Note: Approval and amount of financing is at the discretion of the bank.</p> | | | | | | | | | | |
|---|--|----------|------------------------------------|-----------|---|-----------|--|-------------|--|----------------------------------|---|
| <ul style="list-style-type: none"> Financing Purpose | <ul style="list-style-type: none"> Working capital and capital expenditure (CAPEX) for new financing <p>Note: Refinancing of existing facility by the same or other financial institutions is not allowed.</p> | | | | | | | | | | |
| <ul style="list-style-type: none"> Facility Type | Term loan, Overdraft, Trade facility , Foreign Exchange Contract | | | | | | | | | | |
| <ul style="list-style-type: none"> Financing/Guarantee Tenure | Up to ten (10) years or until 31 st December 2035, whichever is earlier | | | | | | | | | | |
| <ul style="list-style-type: none"> Pricing/Interest Rate | <table border="1" data-bbox="506 915 1487 1213"> <thead> <tr> <th>Facility</th> <th>Indicative Pricing / Interest Rate</th> </tr> </thead> <tbody> <tr> <td>Term Loan</td> <td> <ul style="list-style-type: none"> First 6 months: 5.00% p.a. Thereafter : Ranging from BLR + 0.50% p.a. to BLR + 2.00% p.a. </td> </tr> <tr> <td>Overdraft</td> <td> <ul style="list-style-type: none"> Ranging from BLR + 0.50% p.a. to BLR + 2.00% p.a. </td> </tr> <tr> <td>Trade Lines</td> <td> <ul style="list-style-type: none"> To be determined by the bank on case to case basis </td> </tr> <tr> <td>Foreign Exchange Contract</td> <td> <ul style="list-style-type: none"> Forex Rate </td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> The above pricing/interest rate is inclusive of guarantee fees. | Facility | Indicative Pricing / Interest Rate | Term Loan | <ul style="list-style-type: none"> First 6 months: 5.00% p.a. Thereafter : Ranging from BLR + 0.50% p.a. to BLR + 2.00% p.a. | Overdraft | <ul style="list-style-type: none"> Ranging from BLR + 0.50% p.a. to BLR + 2.00% p.a. | Trade Lines | <ul style="list-style-type: none"> To be determined by the bank on case to case basis | Foreign Exchange Contract | <ul style="list-style-type: none"> Forex Rate |
| Facility | Indicative Pricing / Interest Rate | | | | | | | | | | |
| Term Loan | <ul style="list-style-type: none"> First 6 months: 5.00% p.a. Thereafter : Ranging from BLR + 0.50% p.a. to BLR + 2.00% p.a. | | | | | | | | | | |
| Overdraft | <ul style="list-style-type: none"> Ranging from BLR + 0.50% p.a. to BLR + 2.00% p.a. | | | | | | | | | | |
| Trade Lines | <ul style="list-style-type: none"> To be determined by the bank on case to case basis | | | | | | | | | | |
| Foreign Exchange Contract | <ul style="list-style-type: none"> Forex Rate | | | | | | | | | | |
| <ul style="list-style-type: none"> Guarantee Coverage (on the facility amount) | <ol style="list-style-type: none"> Up to 90% guarantee coverage by SJPP for the four (4) sectors which are High Technology, Agriculture, Manufacturing and Tourism for the financing obtained from the participating FIs (including principal and interest/profit) by the Government of Malaysia. The financing limit eligible for 90% guarantee coverage shall be capped at RM10.0 Million per company. Up to 80% guarantee coverage by SJPP for all other sectors | | | | | | | | | | |
| <ul style="list-style-type: none"> Availability/ Application Period | Available until 31 December 2024 or until full utilization of the funds, whichever is earlier | | | | | | | | | | |



▪ Other Additional Benefits

1. Keyman Insurance
2. Commercial Card
3. SME Overdraft Protector Plus (SME ODP Plus)
4. Cash Management/Payroll Services
5. Personal Reducing Term Assurance (PRTA)
6. Halal Program Initiatives
7. SME First Account
8. Stock-in-Trade Insurance/Takaful

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 : BLR + 2.00% p.a.
 Facility Amount : RM 1,000,000.00
 Facility Tenure : 10 years

| Rate | Today (BLR=6.65%) 6.65% + 2.00%=8.65% | If BLR goes up 1% 6.65% + 1.00% + 2.00%=9.65% | If BLR goes up 2% 6.65% + 2.00% + 2.00%=10.65% |
|-----------------------------------|--|--|---|
| Monthly Installment | RM 12,478.94 | RM 13,022.02 | RM 13,577.63 |
| Total Interest Cost for 10 Years | RM 497,472.42 | RM 562,642.75 | RM 629,315.44 |
| Total Payment Amount for 10 Years | RM 1,497,472.42 | RM 1,562,642.75 | RM 1,629,315.44 |

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

II. Overdraft

- Servicing the monthly interest based on the utilised facility amount.
- 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.

Monthly interest payable will be calculated daily based on the prevailing BLR, outstanding balance and number of days' usage in the month.

| | |
|---|---|
| ▪ Monthly Interest Payable* | RM _____ (payment on interest amount) |
| ▪ Principal Portion (Facility Amount) Payable** | By monthly/quarterly/half yearly/yearly reduction of limit or by bullet payment until all amounts under the Facility are fully paid within the facility tenure. |

Note:

*The total monthly interest payable may vary accordingly with the changes in BLR.

**As approved by the Bank.

Sample Illustration

Pricing : BLR + 2.00% p.a.
 Facility Amount : RM 500,000
 Utilised Facility Amount (Days) : 1. RM 100,000 (10 days)
 2. RM 200,000 (20 days)

| Rate | Today (BLR=6.65%) i.e. 6.65%+2.00%=8.65% | If BLR goes up 1% i.e. 6.65%+1.00%+2.00%=9.65% | If BLR goes up 2% i.e. 6.65%+2.00%+2.00%=10.65% |
|---|---|---|--|
| Daily profit payable: 1. 10 days 2. 20 days | 1. RM 1,184.93 2. RM 2,369.86 | 1. RM 1,321.92 2. RM 2,643.84 | 1. RM 1,458.90 2. RM 2,917.81 |
| Total profit for the month | RM 3,554.79 | RM 3,965.76 | RM 4,376.71 |

III. Tradelines

- Servicing the monthly interest/commission based on the utilised facility amount.
- Adhere to terms and conditions governing the relevant trade facility granted by the bank as defined in the Letter of Offer, general and standard terms and conditions for trade facilities.

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

| <ul style="list-style-type: none"> Stamp Duties | As per the Stamp Duty Act 1949 (Revised 1989). | | | | | | |
|--|---|-------------|--------------------|--|--|---------------|--|
| <ul style="list-style-type: none"> Guarantee Fee payable to Syarikat Jaminan Pembiayaan Perniagaan (SJPP) | <table border="1"> <thead> <tr> <th>Description</th> <th>SJPP Guarantee Fee</th> </tr> </thead> <tbody> <tr> <td>Focus sectors e.g. High Technology, Agriculture, Manufacturing and Tourism</td> <td>0.75% p.a. (payable upfront) against the guarantee coverage sum/on the outstanding balance</td> </tr> <tr> <td>Other sectors</td> <td>1.00% p.a. (payable upfront) against the guarantee coverage sum/on the outstanding balance</td> </tr> </tbody> </table> <p>Note: The guarantee fee is embedded in interest rate.</p> | Description | SJPP Guarantee Fee | Focus sectors e.g. High Technology, Agriculture, Manufacturing and Tourism | 0.75% p.a. (payable upfront) against the guarantee coverage sum/on the outstanding balance | Other sectors | 1.00% p.a. (payable upfront) against the guarantee coverage sum/on the outstanding balance |
| Description | SJPP Guarantee Fee | | | | | | |
| Focus sectors e.g. High Technology, Agriculture, Manufacturing and Tourism | 0.75% p.a. (payable upfront) against the guarantee coverage sum/on the outstanding balance | | | | | | |
| Other sectors | 1.00% p.a. (payable upfront) against the guarantee coverage sum/on the outstanding balance | | | | | | |
| <ul style="list-style-type: none"> 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. | | | | | | |
| <ul style="list-style-type: none"> Excess Fee on Overdraft | 1.00% per annum above the prescribed rate is to be levied on the amount in excess of the limit of OD | | | | | | |
| <ul style="list-style-type: none"> SJPP Cancellation Fee | A cancellation fee of RM100.00 on approved SJPP loans. | | | | | | |
| <ul style="list-style-type: none"> Tax | Subject to all taxes and levies now or thereafter imposed by law. | | | | | | |
| <ul style="list-style-type: none"> 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) Premier Cash 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 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 repayments 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 Commercial Banking Centre
- Maybank Customer Care Hotline at 1-300-88-6688 (Malaysia), +60378443696 (Overseas), or email: mgcc@maybank.com

13. Other business financing available:

Yes. You may refer to our website at www.maybank2u.com.my for other Financing Schemes.

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: