

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Bankers Trade Credit Insurance (BTCI) before you decide to take up this product. You are required to seek clarification with EXIM Bank's (Bank) Relationship Manager assigned to you on any of the terms and conditions governing the said product. Please ensure that you have fully understood the product and the terms and conditions are suited to your financing and/or business requirement.)

1. What is this product about?

Bankers Trade Credit Insurance (BTCI) is a credit insurance designed to protect the Financial Institutions (FIs) against risk of non-payment by the exporter/importer arising from default by the overseas buyers or due to commercial risk. The facility is available for a trade finance facility against the trade transaction on Open Account, Documentary Collection and Letter of Credit.

2. What do I get from this product?

	Export	Import
Percentage Covered	<ul style="list-style-type: none"> • 70% of the Export Bill or Advances; and • 95% of Letter of Credit Value 	<ul style="list-style-type: none"> • Up to 90% of loss suffered
Type of Risk Covered	<p>Commercial Risks:</p> <ul style="list-style-type: none"> • Protracted default of Buyer/Exporter • Insolvency of Buyer/Exporter • Non-honoring of the LC <p>Country & Political Risk:</p> <ul style="list-style-type: none"> • Transfer risk • Occurrence of war, revolution and civil disorder • Default by public buyer (Government-owned) 	<p>Commercial Risks:</p> <ul style="list-style-type: none"> • Insolvency of the local buyer/ Malaysian Importer • Protracted default of the local buyer/ Malaysian Importer
Policy Period	The certificate is issued for 12 months and renewable on yearly basis.	
Commencement of Cover	Risk exposures commence when the goods are shipped Overseas Buyer.	Risk exposures commence upon the acceptance of the goods to Domestic Buyer.
Payment Terms	Documents Against Payment ("DP"), Documents Against Acceptance ("DA") and Open Account ("OA").	

3. How much do I have to pay for the insurance premium?

Your premium depends on the following criteria;

- Terms of payment
- Market grading
- Trading and claim experience
- Whole turnover or selective Policy

Please contact our Relationship Manager for more information.

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

For full list of Bank's fees and charges, please visit our website at <https://www.exim.com.my>

No.	Type of Fees and Charges	Quantum
1.	<u>Export</u> <ul style="list-style-type: none"> • Credit Limit Application (CLA) Fee 	RM250 per buyer
2.	<u>Import</u> <ul style="list-style-type: none"> • Credit Limit Application (CLA) Fee 	RM50 per buyer

Please request from your Relationship Manager for the Bank's Standard Fees and Charges on Conventional Products and Services. If there are any changes in fees and charges that are applicable to your facility, the Bank will notify you at least 21 calendar days prior to the effective date of implementation.

5. What if I fail to fulfil my obligation?

Your Insurance Policy cannot be enforced. Hence, the business transaction is not covered by us.

6. Can I cancel the Insurance Policy?

You may cancel your policy at any time by giving written notice to us.

7. What will happen to my premium upon cancellation of the policy?

You are entitled for a refund of the premium based on unexpired period of Insurance subject to terms and conditions of the policy.

8. What do I need to do if there are changes to my contact details?

- It is important that you inform the Bank of any changes to your contact details to ensure that all correspondences reach you in a timely manner.
- You may inform the Bank such changes via various channels of communication such as the website or call centre at 03-2601 2000.

9. Where can I get an assistance and redress?

If you wish to complain on the product or services provided by us, you may contact us at:

Head, Corporate Communication Department
Export-Import Bank of Malaysia Berhad
Level 1, EXIM Bank, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia
Tel: +603-26012000
Fax: +603-26012469
Website: www.exim.com.my

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact your Relationship Manager or send an e-mail to us communications@exim.com.my or contact us at +603-26012000.

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

Agensi Kaunseling dan Pengurusan Kredit (AKPK)
Level 5 and 6, Menara Bumiputera Commerce,
Jalan Raja Laut, 50350 Kuala Lumpur
Tel: +603-26167766
Website: <https://services.akpk.org.my/>

If your query or complain is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Blok D, Bank Negara Malaysia,
Jalan Dato' Onn,
50480 Kuala Lumpur
Tel: 1-300-88-5465
Fax: +603-2174 1515
Email: bnmtelelink@bnm.gov.my

OR

Financial Markets Ombudsman Service (FMOS)
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Tel: +603-22722811
Website: <http://www.fmos.org.my>

10. Where can I get further information?

Additional information on Bankers Trade Credit Insurance is available at our office and corporate website: www.exim.com.my
If you have any enquiries, please contact us at:

EXPORT-IMPORT BANK OF MALAYSIA BERHAD
Level 1, EXIM Bank, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia
Tel: +603-26012000
Fax: +603-26012469

11. What are other type of credit insurance products available?

- Bank Letter of Credit Policy
- Trade Credit Insurance
- Specific Policy
- Overseas Investment Insurance

IMPORTANT NOTE: YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE RELATIONSHIP MANAGER FOR MORE INFORMATION. WE SHALL INCUR NO LIABILITY IN THE EVENT THAT YOU FAIL TO MAKE PAYMENT ON PREMIUM CHARGED BY US ON A RESPECTIVE COVERAGE.

The information provided in this disclosure sheet is **valid as at 4 April 2025**.