

(Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the Supplier Credit (SC) 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?

Supplier Credit (SC) is a loan that provides working capital for Malaysian exporters in exporting their products to overseas buyers.

The loan offers Pre-Shipment and Post-Shipment Financing. The Pre-Shipment finances working capital for production of goods while the Post-Shipment finances the export bill after shipment has been made.

The purpose of this loan is to promote the export of Malaysian goods through financial assistance for production of goods and discounting of export bill.

2. What do I get from this product?

You will get a comprehensive financing covering for your imports and exports needs.

3. What are my obligations?

- You are required to pay the Bank's Interest based on utilization amount which is computed based on prevailing Bank's Effective Interest Rate.
- You are required to make a full settlement for the outstanding amount (principal plus interest) upon maturity of the facility and based on the repayment schedule provided or notified by the Bank from time to time.
- You are also required to provide additional security as and when required by the Bank from time to time.

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.	Processing Fee	Processing fee of 1.0%* of the loan amount. (*) subject to Terms and Conditions. Not applicable to SMEs

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?

- We shall charge you a penalty for late payment at one percent (1%) per annum on the prevailing interest rate.
- Legal action will be instituted against you to recover the debt which includes among others, obtaining judgment and enforcement of judgment such as writ of seizure and sale, garnishee, winding up and bankruptcy action.

6. What if I fully settle the loan before its maturity?

Nil.

7. Do I need a guarantor or collateral?

Yes. Bank may require you to provide collateral which is acceptable by the Bank.

8. Do I need insurance coverage?

Yes. You are advised to subscribe to any appropriate insurance policy from any insurance company acceptable by the Bank to mitigate risks associated to the facility.

9. What are the major risks?

- Our Effective Interest Rate may subject to fluctuation during the loan tenure.
- Any non-payment of the Bank's indebtedness under loan facility would also have an adverse record on your credit rating.

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

- a) 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.
- b) You may inform the Bank such changes via various channels of communication such as the website or call centre at 03-2601 2000.

11. 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 complaint 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>

12. Where can I get further information?

Additional information on Supplier Credit 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

13. What are other types of loan products available?

- Export Credit Refinancing
- Term Loan
- Trust Receipt

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO SERVICE YOUR PAYMENT FOR THE FACILITY ON REGULAR BASIS

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