

PRODUCT DISCLOSURE SHEET – Low Carbon Transition Facility (LCTF)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Low Carbon Transition Facility (LCTF).

Other customers have read this PDS and found it helpful; **you should read it too.**



Date:

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What Is Low Carbon Transition Facility (LCTF)?

- The LCTF, created by Bank Negara Malaysia, helps businesses go green by offering Term Loans at 5.00% per year and Letters of Credit at 0.10% per month (minimum RM75).
- It provides financing for up to 10 years for approved green projects like renewable energy, sustainability certification, and energy-saving upgrades.

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Know Your Obligations

As an illustration:

- Your financing amount: **RM1,000,000**
- Your monthly instalment : **RM10,607**
- Your financing tenure : **10 years**
- Interest rate : **5.00%**

In total, you will pay **RM1,272,786** at the end of 10 years

You have to pay the following fees & charges:

- Stamp Duties: As per the Stamp Duty Act 1949 (Revised 1989).
- Guarantee Fee payable to Syarikat Jaminan Pembiayaan Perniagaan (SJPP)/ Credit Guarantee Corporation (CGC): The guarantee fee is embedded in interest rate.

If you wish to settle your financing early, you should know:

- A cancellation fee of **RM100.00** on approved SJPP loans.
- Subject to all taxes and levies now or thereafter imposed by law.
- 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.

It is your responsibility to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly instalment timely and in full for **10 years**. Speak to us if you wish to settle your loan earlier.



Contact us immediately if you are unable to pay your monthly instalment.

3 Know Your Risks

What happens if you ignore your obligations?

1. You **pay more in total** due to late payment charges and compounding interest.
2. We may **deduct** money from your Current Account you have with us to set off your loan balance.
3. We may **take legal action** against you.
4. Your **credit score** may be affected leading to credit being more difficult or expensive to you.

4 Other Key Terms

- It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.
- Personal Reducing Term Assurance (PRTA) 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.
- Overdraft Plus insurance shall be offered to business owners for coverage in case of death or total permanent disability.
- Other additional benefits : SME First Account, M2U biz, merchant etc

If you have any questions or require assistance on LCTF, you can:



Call us at
1-300-88-6688



Visit our website at
www.maybank2u.com.my

Customer's Acknowledgment

Ensure you are filling in this section yourself and are aware of what you are placing your signature for

- I acknowledge that Maybank has provided me with copy of PDS
- I have read and understood the key information contained in this PDS

**Your acknowledgment of this PDS will not prejudice your right to seek redress in the event of subsequent dispute over the terms and conditions*

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Name :
Date :