

PRODUCT DISCLOSURE SHEET – Government Guarantee Scheme Madani 4 (GGSM 4)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Government Guarantee Scheme Madani 4 (GGSM 4)**.

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



Date:

1

What is GGSM 4?

GGSM 4.0 is a government-backed financing scheme designed to assist SMEs across all sectors. The facility is offered in the form of Term Loan, Overdraft, and Tradelines, with financing of up to RM20 million and a maximum tenure of up to 7 years. It is secured by a Letter of Guarantee from directors (for Sdn Bhd and LLP) and guaranteed by SJPP.

2

Know Your Obligations

For this financing, as an illustration:

- Your financing amount: **RM1,000,000**
- Your monthly instalment : **RM15,787**
- Your financing tenure : **7 years**
- Interest rate : **BLR + 2.00%**
- Effective interest rate : 8.40%

In total, you will pay **RM1,326,045** at the end of 10 years

You have to pay the following fees & charges:

- Stamp duty : **0.5%** of financing amount
- Disbursement fee : Waived

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

- *Guarantee fee : **0.75%** p.a (focus sectors)/ **1.00%** p.a. (other than focus sectors)
- Excess fee : **1%** p.a. Is to be levied on the amount outstanding (for overdraft)
- Commitment fee : **1%** p.a. is to be levied on unutilized portion of overdraft facility
- Late payment charge : **1%** p.a. on the amount in arrears
- Subject to all taxes and levies now or thereafter imposed by law

**Note: For TL up to RM2Mil, guarantee fee is borne by the Bank. Otherwise, it is borne by customer.*

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 7 years. Speak to us if you wish to settle your loan earlier.



Contact us immediately if you are unable to pay your daily interest.

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.

If you have any questions or require assistance, 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.*

Name :

Date :