

# PRODUCT DISCLOSURE SHEET – RSME Portfolio Guarantee Revival

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your **RSME Portfolio Guarantee Revival**.

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



Date:

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## What is RSME Portfolio Guarantee Revival?

Designed to help SMEs with strong business models but weak collateral access loans for working capital or expansion.

This is a working capital financing in the form of Term Loan for SMEs.

The Letter of Guarantee by directors (applicable to Sdn Bhd & LLP) and Credit Guarantee Corporation (CGC) guarantee will be taken as collateral/security for the financing.

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## Know Your Obligations

- Your financing amount: RM1,000,000
- Your monthly instalment : RM16,165
- Your financing tenure : 7 years
- Interest rate : BLR + 2.75%
- Effective interest rate : 9.15%

In total, you will pay RM1,357,886 at the end of 7 years

You have to pay the following fees & charges:

- Stamp duty : 0.5% of financing amount
- Disbursement fee : Waived
- Guarantee fee : Average ranging from 1.30% to 6.50% p.a (embedded in pricing)
- Late payment charge : 1% p.a. on the amount in arrears
- Subject to all taxes and levies now or thereafter imposed by law

It is your responsibility to :



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



Pay your interest timely. Speak to us if you wish to settle your loan earlier.



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

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## 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.

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## Other Key Terms

- 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.
- Other additional benefits : SME First Account, M2U biz, merchant etc

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



Call us at  
1-300-88-6688



Visit website at  
[www.maybank2u.com.my](http://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

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Name :

Date :