

# 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 for up to 7 years tenure.

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

For this financing, as an illustration:

- 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

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

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

**If you have any questions or require assistance on RSME Portfolio Guarantee Revival, you can:**



**Call us at**

1-300-88-6688



**Visit our website at**

[www.maybank2u.com.my](http://www.maybank2u.com.my)

#### Customer's Acknowledgment\*

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

I acknowledge that Maybank has provided me with a copy of the 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: