

# PRODUCT DISCLOSURE SHEET – Petrol Station Dealer Financing Package

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Petrol Station Dealer Financing Package**

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



Date:

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## What is Petrol Station Dealer Financing Package?

Petrol Station Dealer Financing Package is a financing facility offered to Shell and Petronas petrol station dealers in the form of Overdraft and Bank Guarantee. The financing offered shall be only meant for the petrol purchase from the principal petrol company.

The financing facility is available under Conventional and Islamic financing.

The financing facility is available under Conventional only.

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## Know Your Obligations

Overdraft: Repayable on demand  
Bank Guarantee: Max up to 12 months

For this financing, **as an illustration:**

- Your financing amount: RM500,000
- Interest rate : BLR + 2.50%
- Effective interest rate : 8.90%
- Utilized amount: RM150,000
- Unutilized amount: RM350,000
- Amount to be paid\*:
  - $RM150,000 \times 8.9\% \times 30/365 = RM1,097.26$
  - $RM350,000 \times 1\% \times 30/365 = RM287.67$

\*assuming utilised amount remains unchanged for 30 days

You have to pay the following fees & charges:

- Stamp duty : 0.5% of financing amount
- Disbursement fee : Waived
- Excess fee : 1% p.a. Is to be levied on the amount outstanding
- Commitment fee : 1% p.a. is to be levied on unutilized portion of overdraft facility
- Late payment charge : 1% p.a. on the outstanding amount
- 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.

### 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.
- 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 this Petrol Station Dealer Financing, 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 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 :