

PRODUCT DISCLOSURE SHEET – SME Stabilisation Relief Facility (SME SRF)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **SME Stabilisation Relief Facility (SME SRF)**.

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



Date:

1 What is SME SRF?

SME SRF was established by Bank Negara Malaysia (BNM) with allocation of RM5 billion to assist small and medium enterprises (SMEs) affected by the ongoing conflict in West Asia. The Facility offered shall be for the following purpose: -

- Working capital financing support to viable SMEs facing temporary disruptions, cash flow challenges and short-term financial difficulties.
- Financing should not be used for refinancing of existing credit facilities

Facility offered in the form of Term Loan with financing up to RM 750,000 per SME for eligible sectors with a maximum tenure up to 5 years.

2 Know Your Obligations

For this financing, as an illustration:

- Your financing amount: **RM750,000**
- Your monthly instalment: **RM13,728**
- Your financing tenure: **5 years**
- Interest rate: **3.75% p.a.**

In total, you will pay **RM823,676** at the end of 5 years.

You also 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:

- CGC/SJPP Guarantee fee: **0.5%** p.a. (embedded in prescribed interest rate)
- Other Fees and Charges: Include legal costs and expenses for preparing documents and securing the Bank's interest.
- 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 5 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 Term

- 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 on your financing, you can:

	Call us at 1-300-88-6688 (Local), 603-78443696 (Overseas)		Visit us at: Maybank/Maybank Islamic Branch		Email us at: mgcc@maybank.com.my
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Tell us if your contact details change so we can reach you. You can update your info using the contact methods above.

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 :