

<b>PRODUCT DISCLOSURE SHEET (“PDS”)</b>	Date:
Product Name: Onshore Foreign Currency Loan (“OFCL”)	[Sales personnel to insert the date of issuance to customer.]

### 1. What is this product about?

Onshore Foreign Currency Loan (“OFCL”) is a short-term Foreign Currency (“FCY”) financing facility given to finance a customer’s trade transactions. The facility may be given to finance:

- i. Purchase of goods from non-residents (import); and/or
- ii. Sales of goods to non-residents (export); and/or
- iii. Purchase of goods from residents (local purchase); and/or
- iv. Sales of goods to residents (local sales)

### 2. What are the benefits of this product?

- For import / purchase financing, customer is able to pay suppliers and extend payment terms beyond the invoice terms.
- For export / sales financing, customer is able to receive early payment from sales and provide longer credit to suppliers.





Financing Margin	Up to 100% of Invoice Value
Financing Tenure	Up to 6 months

### 3. Know Your Obligation

(A) You are required to pay any amount due and payable including interest, commission, fees and charges as below:

Interest Rate	Respective currency Cost of Fund (“COF”) + Spread as per your Letter of Offer (“LO”).  Calculated per annum on number of days remaining until maturity date.
Handling Fee	RM 50.00 per transaction
SWIFT Message	From RM 25.00, varies by number and length and message
Courier	From RM 15.00, varies by distance
Please refer to your Letter of Offer and to our website <a href="http://www.maybank2u.com">www.maybank2u.com</a> for latest fees and charges.	

(B) It is your responsibility to:

	Read, understand, and adhere to the terms and conditions as defined in the Letter of Offer, Maybank Transaction Banking Terms, Application Form, and any amendment we notify you from time-to-time.
	Pay any amount due and payable including interest, commission, fees and charges as stipulated by the Bank.
	Provide clear and detailed information and instruction in the Application Form. Please refer to <a href="http://www.maybank2u.com">www.maybank2u.com</a> for latest Application Form.
	Contact us immediately if you are unable to pay any amount due and/or payable.

**Interest Calculation Example (Interest Upfront):**

Invoice Amount : USD 500,000.00

Financing Tenor : 90 days

Interest Rate :

USD COF for 90 days	4.26% p.a.
Spread as per LO	1.00% p.a.
All-In Rate	4.26 + 1.00 = 5.26% p.a.

Discounted amount advanced to customer / supplier :  
 $= 500,000 \times (1 - 5.26\% \times (90 / 360))$   
**= USD 493,425.00**

Amount payable at maturity date :  
**= USD 500,000.00**

**Interest Calculation Example (Interest at Maturity):**

Invoice Amount : USD 500,000.00

Financing Tenor : 90 days

Interest Rate :

USD COF for 90 days	4.26% p.a.
Spread as per LO	1.00% p.a.
All-In Rate	4.26 + 1.00 = 5.26% p.a.

Amount advanced to customer / supplier :  
**= USD 500,000.00**




Amount payable at maturity date :  
 $= 500,000 \times (1 + 5.26\% \times (90/360))$   
**= USD 506,575.00**

**4. Know Your Risk**
**What risks are associated with this product?**

If the customer is unable to pay the amount due on the maturity date:

- i. The customer's account with the bank may be force debited to settle the unpaid bill.
- ii. The customer may be restricted from further drawdown of their trade financing facility.
- iii. Any unpaid amount after the maturity date may be charged a penalty of Base Lending Rate ("BLR") plus 2.5% p.a.

**5. Where can I get further assistance on this product?**

		
<b>Call us at:</b> 1-300 88 6688 (Malaysia) +603-7844 3696 (Overseas)	<b>Email us at:</b> Maybank Group Customer Care <a href="mailto:mgcc@maybank.com.my">mgcc@maybank.com.my</a>	<b>Visit our website at:</b> <a href="http://www.maybank2u.com">www.maybank2u.com</a> <a href="http://www.maybank2e.com">www.maybank2e.com</a>

For further information on our product features, visit our website at [www.maybank2u.com](http://www.maybank2u.com).