PRODUCT DISCLOSURE SHEET

OCBC Bank (Malaysia) Berhad
(199401009721 / 295400-W)
Menara OCBC, 18 Jalan Tun Perak,
50050 Kuala Lumpur, Malaysia.

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Term Loan – SME Stabilisation Relief Facility (SRF) under BNM's Fund for SMEs.**

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

1- What is Term Loan - SME Stabilisation Relief Facility (SME SRF) under BNM's Fund for SMEs?

The Term Loan (TL) is granted for a fixed period on a fixed rate basis to provide short-term financial relief and alleviate cash flow constraints faced by SMEs, amid economic shocks arising from the ongoing conflict in West Asia. This TL will be partially guaranteed by either Credit Guarantee Corporation (CGC) or Syarikat Jaminan Pembiayaan Perniagaan (SJPP).

2- Know Your Obligations

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

- Principal: **RM750,000.00**
- Tenure: **5 years**
- Interest Rate: **Fixed rate at 3.75% p.a.**
- Monthly Instalment: **RM13,727.94**
- Total Interest: **RM73,676.40**
- In total, you will pay **RM823,676.40** at the end of **5 years**

You also have to pay the following fees and charges:

- **Legal Fee & Disbursements:** As charged by the Solicitor (if any) as per the Solicitors' Remuneration Order 2023
- **Stamp duty**: As per the Stamp Act 1949 (revised 1989)
- **Late Payment Interest:** 1.00% p.a. above the interest rate applicable for the TL will be chargeable on the amount in arrears

It is your responsibility to:

Read and understand the **key terms** in the **contract**.

Pay your **monthly instalment** timely and in full for **the financing tenure**. Speak to us if you wish to settle your financing earlier.

Contact us immediately, if you are unable to pay your monthly instalment.

3- Know Your Risks

What happens if you fail to fulfil your obligations?

1. You pay more in total due to late payment charges.
2. We may transfer the credit balance from any of your account(s) with OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad for all payments due under the facility.
3. We may recall/cancel your facility or take legal action against you.
4. Your credit rating may be affected, leading to credit being more difficult or expensive for you.

4- Other Key Terms

1. This product is offered to customers on a fixed rate basis; so if the market rate (subject to BLR) is lower than the agreed fixed rate, customers will continue to pay the same instalment amount , and no reduction in payment will apply.
2. Partial settlement before maturity is allowed with no fees charged. Principal outstanding will be reduced and there will be less interest charged.
3. No locked-in period and no early settlement fees for full settlement before maturity.
4. Insurance is optional.
5. Requirement of guarantor and/or collateral is evaluated prior to offering of this facility. Generally, guarantee from your directors/shareholders is required.

If you have any questions or require assistance on our financing, you can:

Call us at:	Visit us at:	Fill up the enquiry form:
1-300-88-0255 Or **03-8317 5200**	https://www.ocbc.com.my/business-banking	https://www.ocbc.com.my/bizenquiry

If our reply to your query or complaint is not satisfactory to you, you may contact Bank Negara Malaysia or BNMLINK at:

- **Tel:** 1-300-88-5465
- **Web Form:** **bnm.gov.my/BNMLINK**
- **Address:** 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 15 May 2026.