

PRODUCT DISCLOSURE SHEET	Escrow Account Services (Protected by PIDM up to RM250,000 for each depositor)														
<p>Please read and understand this Product Disclosure Sheet before you decide to take up Escrow Account Services. Be sure to also read and understand the Terms and Conditions. Kindly seek clarification from MUFG Bank (Malaysia) Berhad ("the Bank") if you do not understand any part of this document or the general terms stated herein.</p>															
1. What is this product about?															
<p>Escrow Account Services is an arrangement made under a tripartite contract between the Buyer, Seller and Escrow Agent [MUFG Bank (Malaysia) Berhad]. Under the Escrow Account Services, an escrow account will be used to receive, manage and disburse the money on behalf of the transacting parties. Any transactions on the escrow account will be performed by the Escrow Agent, based on the notice of release of funds as instructed by the transacting parties.</p>															
2. What do I get from this product?															
<ul style="list-style-type: none"> ▪ Escrow Account is a current account with the feature of payment stop; the buyer and seller will not be able to withdraw the funds available in the account without the consent of the transacting parties, and release notice submission to the Bank. ▪ No Debit/Automated Teller Machine ("ATM") Card will be issued to you ▪ The account holder of the Escrow Account will receive monthly account statement ▪ Escrow Account information is available at your fingertips with the Bank's internet banking facility (GCMS Plus) ▪ Escrow Account is protected by PIDM up to RM250,000 for each depositor 															
3. What are the other key terms and conditions of this product I should know?															
<ul style="list-style-type: none"> ▪ There are two (2) type of Escrow Account: <ul style="list-style-type: none"> • Single Ownership (Buyer) • Joint Ownership (Buyer & Seller) ▪ Applicable currencies for Escrow Account Services are MYR, USD, and JPY. <p>Note: The Bank reserves the right at its sole discretion to approve Joint Ownership Escrow Account.</p>															
4. How do I become eligible to receive interest income from Escrow Account?															
<p>The Bank reserves the right at its sole discretion to offer interest income for Escrow Account to you based on the following criteria:</p> <ul style="list-style-type: none"> ▪ Sales turnover exceeding RM200 million; and ▪ Full time employees exceeding 300 workers; <p>Note:</p> <ol style="list-style-type: none"> a. The Bank reserves the right to request such information/declaration from you before offering interest income for Escrow Account, and at any time subsequently for any periodic/ad-hoc reviews. b. The Bank reserves the right at its sole discretion and at any point of time to discontinue its offer of interest income for Escrow Account to you if you fail to meet the criteria set above by giving 21 days' notice to the customer. c. The interest income for Escrow Account is only applicable for MYR & USD currency. 															
5. How does the Bank calculate interest?															
<p>Interest = End of Day ("EOD") Available Balance x interest rate x 1/365</p> <p>Note: MYR currency base days is 365 days, while other foreign currencies (e.g. USD) base days is 360 days.</p>															
6. What are the fees and charges that I have to pay?															
<ul style="list-style-type: none"> ▪ Fees and charges as tabulated below are part of the fees and charges. For details of fees and charges, kindly refer to MUFG Bank (Malaysia) website at https://www.bk.mufg.jp/malaysia/index.html → Products & Services → Tariffs & Charges <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Fees & Charges</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Initial Escrow Account Fee</td> <td> <ul style="list-style-type: none"> ▪ Expected account balance * 0.3% ▪ Maximum fee: MYR 31,000 </td> </tr> <tr> <td>Monthly Escrow Account Service Fee</td> <td> <ul style="list-style-type: none"> ▪ Waived Off </td> </tr> <tr> <td>Account Closing Fee</td> <td> <ul style="list-style-type: none"> ▪ No Charge </td> </tr> <tr> <td>Transaction Fee – Foreign & Domestic Remittance (Incoming & Outgoing)</td> <td> <ul style="list-style-type: none"> ▪ Waived Off </td> </tr> <tr> <td>Hardcopy Statement</td> <td> <ul style="list-style-type: none"> ▪ No Charge </td> </tr> <tr> <td>Reprinting of Statement</td> <td> <ul style="list-style-type: none"> ▪ MYR 5.00 </td> </tr> </tbody> </table> <p>Note:</p> <ol style="list-style-type: none"> a. If there are any changes to the fees and charges, the Bank will communicate to you at least twenty one (21) calendar days prior to the effective date of such changes being implemented. 		Fees & Charges	Amount	Initial Escrow Account Fee	<ul style="list-style-type: none"> ▪ Expected account balance * 0.3% ▪ Maximum fee: MYR 31,000 	Monthly Escrow Account Service Fee	<ul style="list-style-type: none"> ▪ Waived Off 	Account Closing Fee	<ul style="list-style-type: none"> ▪ No Charge 	Transaction Fee – Foreign & Domestic Remittance (Incoming & Outgoing)	<ul style="list-style-type: none"> ▪ Waived Off 	Hardcopy Statement	<ul style="list-style-type: none"> ▪ No Charge 	Reprinting of Statement	<ul style="list-style-type: none"> ▪ MYR 5.00
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7. What are the risks involved?															
<p>You shall experience the risks associated with conducting deposit transactions with any banking institution; You shall encounter the typical risks associated with conducting a deposit transaction with any banking institution, including but not limited to risk of loss due to errors, interruptions, or damage caused by the Bank's system, staff, or process, or the inability of the Bank to meet its funding obligations or to provide cash in a timely manner. If you require assistance due to any materialised risks, please contact your Account Relationship Manager directly or the Bank via the details set out in item 8 below.</p>															

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. You may contact your Account Relationship Manager directly or the Bank:

Via phone to: 03-2034 8000 / 03-2034 8008

Via email to: customercare@my.mufg.jp

9. Who should I contact for further information or to lodge a complaint?

For internal dispute resolution, you may contact the Bank:

Via phone to: 03-2034 8000 / 03-2034 8008

Via email to: customercomplaint@my.mufg.jp

If you are dissatisfied with the outcome of the internal dispute resolution process, you may contact Bank Negara Malaysia LINK or TELELINK:

Via phone to: 1-300-88-5465

Via fax to: 03-2174 1515

Via email to: bnmtelelink@bnm.gov.my

Via letter to: Laman Informasi Nasihat and Khidmat

(LINK) Bank Negara Malaysia

P.O. Box 10922

50929 Kuala Lumpur, Malaysia

*The information provided in this Product Disclosure Sheet is valid starting from 1st January 2022 and is subject to change at the Bank's discretion from time to time.