

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Current Account</b>  (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 Current Account. Be sure to also read and understand the Terms and Conditions. Kindly seek clarification from MUFG Bank (Malaysia) Berhad if you do not understand any part of this document or the general terms stated herein.</p>															
<b>1. What is this product about?</b>															
<p>Current Account is a deposit product. You may deposit or withdraw any amount to/from your company's current account maintained with MUFG Bank (Malaysia) Berhad ("the Bank") at any time.</p>															
<b>2. What do I get from this product?</b>															
<ul style="list-style-type: none"> <li>▪ You may deposit or withdraw any amount to/from available balance at any time</li> <li>▪ No minimum deposit amount</li> <li>▪ No Debit/Automated Teller Machine ("ATM") Card will be issued to you</li> <li>▪ You will receive monthly account statements</li> <li>▪ Your account information is available at your fingertips with the Bank's internet banking facility (GCMS Plus)</li> </ul>															
<b>3. What are the other key terms and conditions of this product I should know?</b>															
<p>The Bank reserves the right at its sole discretion to offer the Interest Bearing Current Account ("IBCA") scheme to any of its customers.</p> <ul style="list-style-type: none"> <li>▪ The Bank will pay interest at its prevailing interest rate for the IBCA calculated on daily balances (excluding late cheque deposits) based on either a 360 or 365/366-day year, which shall be determined at the Bank's sole discretion depending on the currency involved. Such interest will be credited to your Current Account monthly depending on whether your account is a Ringgit or Foreign Currency account or, in the event you wish to close your account with the Bank, on the day the Current Account is closed. Where the last day of the month or the year is a Saturday, Sunday or a public holiday in Malaysia, interest for that day will be calculated based on the balance as at the preceding Business Day.</li> <li>▪ The Bank reserves the right at its sole discretion at any time to revise the rate of interest on the interest bearing account and in the event of change of interest rates by the Bank, notification of such change shall be communicated to you.</li> <li>▪ Withholding Tax, wherever applicable, at the prescribed rate shall be deducted for all interest payments.</li> <li>▪ No interest will accrue or be paid by the Bank on unclaimed balances in a dormant account after it has been closed.</li> </ul>															
<b>4. How do I become eligible for IBCA scheme?</b>															
<p>The Bank reserves the right at its sole discretion to offer the IBCA scheme to its customers based on the following criteria:</p> <ul style="list-style-type: none"> <li>▪ Sales turnover exceeding RM200 million; and</li> <li>▪ Full time employee exceeding 300 workers;</li> </ul> <p>Note:</p> <ol style="list-style-type: none"> <li>a. The Bank reserves the right to request such information/declaration from you before offering the IBCA scheme, and at any time subsequently for any periodic/ad-hoc reviews.</li> <li>b. The Bank reserves the right at its sole discretion and at any point of time to discontinue the IBCA scheme offered to you if you fail to meet the criteria set above by giving 21 days' notice to you.</li> </ol>															
<b>5. How does the Bank calculate interest?</b>															
<p>Interest = End of Day ("EOD") Available Balance x interest rate x 1/365</p>															
<b>6. What are the fees and charges that I have to pay?</b>															
<ul style="list-style-type: none"> <li>▪ Fees and charges as tabulated below are part of the fees and charges. For details of fees and charges, kindly refer to the Bank's website at <a href="https://www.bk.mufg.jp/malaysia/index.html">https://www.bk.mufg.jp/malaysia/index.html</a> → Products &amp; Services → Tariffs &amp; Charges</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Fees &amp; Charges</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Account Opening Fee</td> <td>No Charge</td> </tr> <tr> <td>Account Closing Fee</td> <td>No Charge</td> </tr> <tr> <td>Service Charge on Current Account (for minimum average balance less than MYR 1,000)</td> <td>No Charge</td> </tr> <tr> <td>Hardcopy Statement</td> <td>No Charge</td> </tr> <tr> <td>Reprinting of Statement</td> <td>MYR 5.00</td> </tr> <tr> <td>Other charges</td> <td>Other charges, e.g.: remittance charges will apply as per current remittance charges displayed at the Bank's website.</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>		Fees & Charges	Amount	Account Opening Fee	No Charge	Account Closing Fee	No Charge	Service Charge on Current Account (for minimum average balance less than MYR 1,000)	No Charge	Hardcopy Statement	No Charge	Reprinting of Statement	MYR 5.00	Other charges	Other charges, e.g.: remittance charges will apply as per current remittance charges displayed at the Bank's website.
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<b>7. What are the risks involved?</b>															
<p>You shall encounter the typical risks associated with conducting deposit transactions 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](mailto: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](mailto: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](mailto: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 1<sup>st</sup> January 2022 and is subject to change at the Bank's discretion from time to time.