

PRODUCT DISCLOSURE SHEET

Please read and understand this Product Disclosure Sheet before you decide to take up Pooling Services. 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.

Pooling Services

1. What is this product about?

Pooling Service is a MUFG Bank (Malaysia) Berhad (“the Bank”) liquidity management product where excess cash/funds from subsidiary accounts will automatically be moved into the main account. Pooling Service allows more efficiency in managing customer’s liquidity position; a target balance will be set in each participating subsidiary account where:

- a. If there is an excess funds in the subsidiary account(s), the cash/funds from the subsidiary account will be moved into the main account; or
- b. If there is shortage of funds in any subsidiary account(s), the cash/funds from the main account will be moved into the subsidiary account(s).

Note: The movement of funds between participating accounts are subject to Bank Negara Malaysia’s requirement on Foreign Exchange Policy.

2. What do I get from this product?

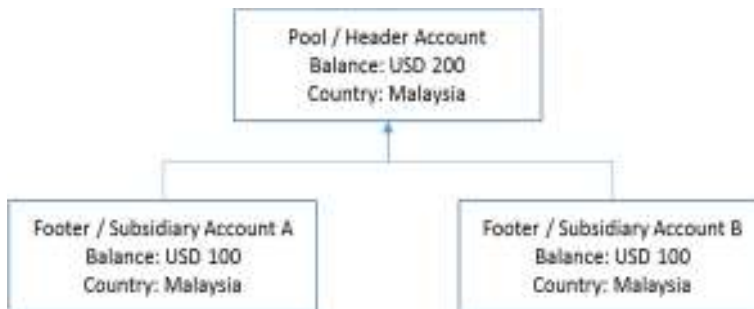
- You may deposit or withdraw any amount to/from any of the participating accounts at any time.
- Pooling Services maximize interest returns and reduce funding costs where all funds in participating accounts will be automatically centralize into designated pooling account (main account), eliminating idle cash position within the group, hence increasing the interest returns.
- Detailed Pooling Service report; i.e.: account details, pool amount, interest paid, and other information is available at your fingertips with the Bank’s Internet Banking facility (GCMS Plus).
- You will receive monthly account statement.

3. What are the features of this product?

Pooling Service Category

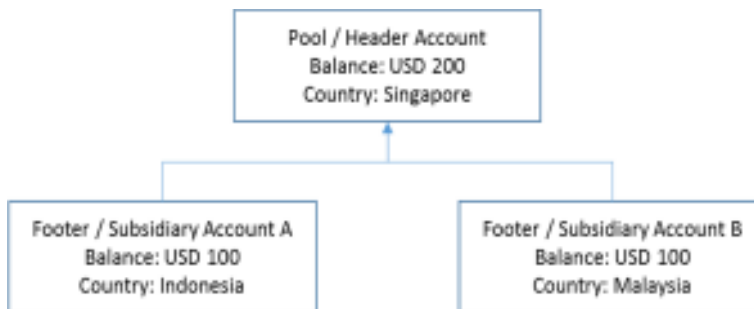
a. Domestic Pooling

- Domestic Pooling structure may include main account and subsidiaries’ accounts of the same currency type opened with a single branch; e.g.: MUFG Bank (Malaysia) Berhad [“cash concentrating country”].

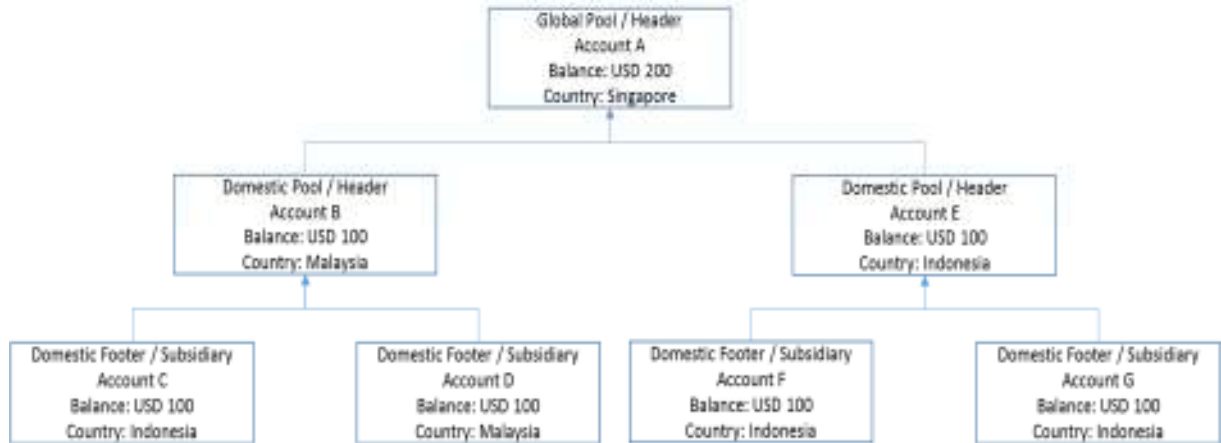


b. Cross-Border Pooling

- Cross-border Pooling structure may include main account and subsidiaries’ account of the same currency type in two or more branches where the service is offered; i.e.: Singapore, Australia, Indonesia, United States, Japan, etc.



- Multi-Layer pooling structure could be used where domestic pooling solution is used in conjunction with cross-border pooling solution, resulting in a global or regional liquidity structure.



Pooling Service Type

Pooling Type	Detail
Zero Balance Pooling	Subsidiary account's balance at pooling cut-off time is brought to zero.
Target Balance Pooling	Subsidiary account's balance at pooling cut-off time is brought to specific target balance; e.g.: 1,000 / 20,000 / 300,000 / 4,000,000
Reverse Pooling	Pool amount on day X is reversed back at start of day X+1; e.g.: on 21/10/2021, RM1 mil has been pooled from subsidiary account A into main account, and on 22/10/2021, RM1 mil will be reverse pool from main account into subsidiary account A.
One Way Pooling	One way pooling service can be categorized into two (2); <ul style="list-style-type: none"> One way credit pool – happens when the subsidiary account has positive balance only. One way debit pool – happens when the subsidiary account has negative balance only.
Cumulative Intra-Group Limit Pooling Service	A maximum pool amount will be set at subsidiary account; if the amount transferred from the subsidiary account into pooling account has exceeded the maximum pool amount, the excess fund could not be pooled from the subsidiary account. Cumulative Intra-Group Pool Limit service can be categorized into three (3): <ul style="list-style-type: none"> Deposit Limit – amount limit to be transferred from subsidiary account Loan Limit – amount limit to be transferred into subsidiary account Deposit & Loan Limit – amount limit to be transferred to/from subsidiary account

Pooling Service Features

Features	Detail
Frequency	<ul style="list-style-type: none"> Daily /Weekly/Monthly
Cut Off time	<ul style="list-style-type: none"> Intra-day Sweep and End-of-Day Sweep)
Account	<ul style="list-style-type: none"> Current Account
Currencies	<ul style="list-style-type: none"> All Currencies (one pooling structure can accommodate single currency)

Note: The cut off time varies between MUFG branches depending on system capabilities of the branch.

4. How does the Bank calculate the interest?

$$\text{Interest} = \text{End of Day ("EOD") Available Balance} \times \text{interest rate} \times 1/365$$

Note: MYR currency base days is 365 days, while other foreign currencies (e.g.: USD or JPY) base days is 360 days. However, the base days will vary from market to market.

5. What are the fees and charges that I have to pay?

- 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

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
Domestic Pooling Service Charge	<ul style="list-style-type: none"> Initial Fee = RM2,000 Monthly Fee = RM200/subsidiary account

<p>Note:</p> <ul style="list-style-type: none"> 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.
<p>6. What are the risks involved?</p> <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 7 below.</p>
<p>7. What do I need to do if there are changes to my contact details?</p> <p>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:</p> <p>Via phone to: 03-2034 8000 / 03-2034 8008 Via email to: customercare@my.mufg.jp</p>
<p>8. Who should I contact for further information or to lodge a complaint?</p> <p>For internal dispute resolution, you may contact the Bank:</p> <p>Via phone to: 03-2034 8000 / 03-2034 8008 Via email to: customercomplaint@my.mufg.jp</p> <p>If you are dissatisfied with the outcome of the internal dispute resolution process, you may contact Bank Negara Malaysia LINK or TELELINK:</p> <p>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</p>

*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.