

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Please read this Product Disclosure Sheet before you decide to apply for Trust Receipt. Be sure to also read the terms and conditions set out in the relevant Letter of Offer. You may seek clarification from MUFG Bank (Malaysia) Berhad if you do not understand any part of this Product Disclosure Sheet or the general terms stated herein.</p>	<p><b>TRUST RECEIPT</b></p>
<p><b>1. What is this product about?</b></p> <p>Trust Receipt (TR) is a short term working capital facility extended by MUFG Bank (Malaysia) Berhad (“the Bank”), to a Customer (Buyer) to facilitate the financing of their purchases or import of goods under Letters of Credit or Collection. TR is a legal document executed by the Customer wherein the Customer agrees and undertakes to hold the said goods and sale proceeds in trust for the Bank. The Customer repays the TR amount plus accrued interest on the maturity date.</p>	
<p><b>2. What are the main features of this product?</b></p> <ul style="list-style-type: none"> <li>• Financing is denominated in Ringgit Malaysia (RM) or other foreign currency.</li> <li>• Financing Rate is pegged to the Bank’s prevailing Base Lending Rate (BLR) plus a Margin, determined at the facility structuring stage (total being the “prescribed rate”).</li> <li>• Financing Tenor is in accordance with the Customer’s asset conversion cycle, determined at facility structuring stage.</li> <li>• Early repayment is allowed with interest imposed up to the early repayment date.</li> </ul>	
<p><b>3. How is interest calculated?</b></p> <p>Interest is accrued over the duration of the TR, collected on the maturity date or early repayment date and is calculated as follows:</p> $\frac{\text{TR Principal Amount} \times \text{Financing Rate (BLR + Margin)} \times \text{Financing Tenor}}{365 \text{ or } 360 \times 100}$ <p>Note: 365 or 360 depending on the financing currency</p>	
<p><b>4. How do I apply for this product?</b></p> <ul style="list-style-type: none"> <li>• You will need to have an approved TR Facility with the Bank and application must be made in the Bank’s standard Application Form, along with Bills of Exchange/Promissory Notes, duly completed and signed by your authorised signatory/ies.</li> <li>• Each application must be accompanied by the relevant supporting documentation e.g. Invoices and transport documents, evidencing the underlying trade transaction.</li> </ul>	
<p><b>5. What are my obligations?</b></p> <p>Make full repayment no later than the maturity date of the TR.</p>	
<p><b>6. What if I fail to fulfil my obligations?</b></p> <ul style="list-style-type: none"> <li>• TR will be classified as past due if not fully repaid on its maturity date.</li> <li>• Default interest will be imposed on the TR principal amount.</li> <li>• Any past due TR will affect further drawdown of the TR Facility and any other facilities with the Bank.</li> <li>• If the past due TR remains unpaid after 3 months, your facilities with the Bank will be classified as an impaired loan.</li> <li>• The Bank has the right to set-off any credit balances in your account(s) against the past due.</li> <li>• The Bank may exercise its rights and start its recovery process/ legal action against you.</li> <li>• Your TR Facility along with any other facilities granted by the Bank may be recalled.</li> </ul>	
<p><b>7. What are the major risks?</b></p> <p>BLR is a variable financing rate published by the Bank and may change from time to time. Any increase in the BLR will result in higher repayment amount.</p>	
<p><b>8. What are the fees and charges I have to pay?</b></p>	

Interest	As mentioned in item 3 above
Other Charges	Please refer to the relevant Letter of Offer and the Bank's Corporate website at <a href="https://www.bk.mufg.jp/malaysia/index.html">https://www.bk.mufg.jp/malaysia/index.html</a> for details

Note: The Bank may revise the commission, interest rate, fee and charges from time to time at its absolute discretion. The opening commission and relevant commission on Usance LC are a form of product pricing with components of credit risk, cost of funds and operating expenses included in its computation. As such, the rate indicated act as a general guidance but can be charged at the discretion of the bank as deemed appropriate.

For more details and full list of bank charges, you may refer to the tariffs and charges in the MUFG Corporate website at [https://www.bk.mufg.jp/malaysia/pdf/Tariff\\_and\\_Charges\\_Conventional\\_Banking\\_Business\\_June\\_2022.pdf](https://www.bk.mufg.jp/malaysia/pdf/Tariff_and_Charges_Conventional_Banking_Business_June_2022.pdf)

The fees and charges above may be updated from time to time and in case of inconsistency, the fees and charges stated in the standard tariff and charges shall prevail over fees and charges stated in this Product Disclosure Sheet.

**9. 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)

**10. 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 as of August 2023 and is subject to change at the Bank's discretion from time to time.