

PRODUCT DISCLOSURE SHEET ("PDS")

Kindly read this Product Disclosure Sheet before you decide to take out the Revolving Credit Facility product. Be sure to also read the final terms and conditions. Please seek clarification from the Bank if you do not understand any part of this PDS.

Boost Bank Berhad ("Bank")

Revolving Credit ("RC") Facility
As of 01-OCT-2024

1. What is this product about?

- This is a revolving credit facility ("RC") granted to meet the SME* and Micro Enterprises* short-term general working capital requirement.
- The RC offers customers flexibility of (a) only paying the interest payment at the end of the rollover period, (b) making prepayment in full the principal amount (plus interest payment), or (c) making a partial repayment of the principal amount (plus interest payment).
- Any additional RC amount unutilized can be re-drawn by the customer subject to the facility tenure and limit.
- The RC is granted on an uncommitted basis, which means that the Bank may reduce / cancel / suspend the limit at any time.
- The RC will be offered based on a fixed or variable rate basis, which means the interest of the loan changes with the changes in market interest rates.
- Joint and Several Guarantee (if required) will be taken as collateral / security for the financing.
- The product is available as conventional financing.

**as per the definition provided by the National SME Development Council.*

2. What do I get from this product?

Product	Revolving Credit Facility
Facility Amount	<ul style="list-style-type: none">• Minimum of RM1,000.00 to maximum of RM1,000,000.00.• The Group counterparty exposure shall be limited to RM5,000,000.00.• Amount of financing approved is subject to eligibility, at the sole discretion of the Bank.
Tenure	<ul style="list-style-type: none">• Up to 24 months.• Drawdown / rollover period from 7 days, up to 180 days. <p>Subject to periodic review and at the discretion of the Bank, the RC Facility can be recalled or terminated on-demand i.e. amount becomes due and repayable immediately.</p>

Interest Rate

- Fixed

Interest Rate	Up to 24% p.a.
Effective Interest Rate (compound)	Up to 24% p.a.

The interest charged is calculated daily on the balance of the revolving credit utilized.

Sample Illustration

Product	Revolving Credit Facility
Line of Credit / Facility Amount	RM500,000.00
Line of Credit / Facility Utilized (Drawdown)	RM100,000.00
Interest Rate	18% p.a.
Drawdown Tenure	60 days
Total Interest Cost at the end of 60 days	RM2,958.90
Total Repayment at the end of 60 days	RM102,958.90

Note: The above-mentioned rates are indicative only. The final approved amount of your revolving credit facility and interest rate are subject to the Bank's approval and may differ from the above. For actual rates, please refer to the Terms and Conditions.

Important: Your total repayment amount will vary if the lending rate changes.

Security / Collateral

N/A

Guarantee

Joint and Several Guarantee (if required).

3. What are my obligations?

- Servicing the interest charged based on your utilisation amount of the facility at the end of the rollover period selected.
- Servicing the outstanding amount (principal sum plus interest charged or any other monies) owing to the Bank at the end of the tenure, unless renewed (rollover of principal and tenure) for another short-term tenure.
- Amounts disbursed / drawn can be rolled over for any of the above rollover period or repaid in full at the end of the relevant rollover period, subject to the availability of funds and the Bank's consent.
- Interest must be paid at the end of the preceding relevant rollover period before a drawing may be rolled over.
- **IMPORTANT:** For variable rate facility, your total repayment amount will vary according to the changes in the applicable prevailing rate.

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

Stamp Duty	You must bear and pay stamp duty which is chargeable on all the documents pertaining to the Revolving Credit Facility, unless exempted under the relevant order issued by the Minister of Finance or waived by the Bank in writing. The stamp duty amount payable is provided in the Stamp Duty Act 1949 (Revised 1989).
Guarantee Fees	N/A
Legal Fees	You must reimburse the legal fees incurred, paid or payable by the Bank for negotiation, preparation, completion, registration, and perfection of all the documents pertaining to the Revolving Credit Facility. The legal fees payable is provided in the Solicitors' Remuneration Order 2023; unless waived by the Bank.
Commitment Fees	You must pay to the Bank a commitment fee of 1% p.a. on the unutilised portion of the Revolving Credit Facility, which is payable monthly in arrears.
Tax	You must pay all taxes, duties, and levies payable by the Bank which are chargeable on any sum charged or incurred or received by the Bank under the Revolving Credit Facility.
Other Fees and Charges	You must bear and pay all other costs and expenses incurred, paid or payable by the Bank, including in exercising or enforcing any of the Bank's rights or remedies under the Revolving Credit Facility.
Discretion to Waive Fees and Charges	The Bank shall be entitled to waive at its discretion any fees or charges stated in this PDS. Any such waiver shall be effective from the date specified in a notice.

5. What if I fail to fulfil my obligations?

Interest on Late Payment	If you do not pay any sum of moneys, whether a principal, interest or otherwise, payable when due, you must pay additional interest for late payment of the overdue amount. Such additional late payment interest will be calculated at 1% p.a. above the interest rate on the overdue amount, for the overdue period.
Right to Set-Off	The Bank has the right to set off any credit balances in your account(s) maintained with the Bank against any outstanding balance of this Revolving Credit Facility by giving prior notice of at least 7 calendar days before implementation.
Default Rate	In the event of default in the repayment (whether principal or interest or any sum payable to the Bank, including a default where the Bank had made a demand or recalled the Revolving Credit Facility), the Bank shall reserve the right to charge 1% per annum in addition to the prescribed rate and calculated on daily balance basis, from the time of default up to the time of actual repayment; unless waived by the bank.
Legal Action	The Bank has the right to commence legal action against you and Guarantor(s) (if any).
Right to Reject / Recall the Facility	The Bank reserves the right to reject or recall the Revolving Credit Facility granted to you in the event there is any indication of a change in your creditworthiness or your ability to service this Revolving Credit Facility on the agreed terms and conditions.

Other Key Terms and Conditions

Please refer to the Bank's general "Terms and Conditions" for credit facilities.

6. What if I fully settle the financing before its maturity?**Early Settlement**

You can settle the Revolving Credit Facility in full before the end of the tenure by providing the Bank with a 2-month written notice.

Partial Prepayment

Allowed and will be treated as advanced repayment and will be applied in or towards repayment of the outstanding loan amount at the end of each tenure. This does not reduce the total amount of interest payable during each tenure.

7. Do I need any insurance / takaful coverage?

Insurance coverage is optional.

8. What are the major risks?

- If you do not honour your repayment obligation, in addition to the outstanding amount due, you will be liable for all costs and expenses incurred for any legal action taken against you.
- If you have any problems meeting your repayment obligations, contact us earlier to discuss repayment alternatives.
- Partial Payments: If the Bank receives insufficient payment to discharge in full the amounts due and payable under this facility, the Bank may apply such payment in the order decided by the Bank without taking into account the order of payment intended by the Customer.

9. Do I need a collateral or guarantor?

Security / Collateral N/A

Guarantee Joint and Several Guarantee (if required).

10. 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 / your business / company's contact details to ensure that all correspondence reaches you in a timely manner.
- To update your contact details, you may inform us in writing to support@myboostbank.co or reach us via one of our other Customer Support channels in our Bank's website and / or app.

11. Where can I get further information?

Should you require additional information about our facilities and services, you may refer to our website at <https://myboostbank.co/> or contact our Customer Support team at support@myboostbank.co.

12. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact the Bank as early as possible to discuss repayment alternatives.
- If you wish to lodge a complaint on the products or services provided by the Bank, you may similarly contact us per the details below:

Boost Bank Berhad

Axiata Tower, Level 26, 9, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia

Tel: +60166999858 (General Hotline)

Email: support@myboostbank.co

- Alternatively, you may seek the services of **Agensi Kaunseling dan Pengurusan Kredit (AKPK)**, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals and SMEs. You may contact AKPK via their website (www.akpk.org.my) or visit their main branch:

Agensi Kaunseling dan Pengurusan Kredit (AKPK)

Level 5 & 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur

Tel: 03-2616 7766

- If your query or complaint is not satisfactorily resolved by the Bank, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

Tel: 1-300-88-5465

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

13. Are there other Business Financing packages available?

Yes. You may refer to our website at <https://myboostbank.co/> for other SME financing packages offered by the Bank.

DISCLAIMER

- The information, terms and conditions in this product disclosure sheet are indicative and are not binding on the Bank.
- The final terms and conditions are as stipulated in the Terms and Conditions credit assessment and final approval by the Bank.

Important Note:

- The Bank has the right to proceed with legal action against you if you fail to pay your monthly instalment repayments on the loan.
- The information provided in this disclosure sheet is effective as of 1 June 2024. All calculations and information above are for illustration purposes only.