

PRODUCT DISCLOSURE SHEET ("PDS")

Kindly read this Product Disclosure Sheet before you decide to take out the Term Loan 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")

Term Loan ("TL") Facility

As of 01-OCT-2024

1. What is this product about?

- This is a working capital financing in the form of term loan for SME* and Micro Enterprises*.
- The interest rate charged for this product is calculated on a fixed rate basis.
- 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	Term Loan Facility				
Facility Amount	Minimum of RM1,000.00 to maximum of RM1,000,000.00 .				
Tenure	<ul style="list-style-type: none">• Minimum of 1 month and maximum of 36 months.• 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.				
Interest Rate	The instalment payment is calculated based on the interest rate. <table border="1"><tr><td>Interest Rate</td><td>Up to 18% p.a.</td></tr><tr><td>Effective Interest Rate (compound)</td><td>Up to 37% p.a.</td></tr></table>	Interest Rate	Up to 18% p.a.	Effective Interest Rate (compound)	Up to 37% p.a.
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Effective Interest Rate (compound)	Up to 37% p.a.				
Security / Collateral	N/A				
Guarantee	Joint and Several Guarantee (if required).				

3. What are my obligations?

- Servicing the monthly instalment amount upon full loan disbursement.
- Loan repayment for the financing is in the form of monthly repayment (calculated based on the prevailing pricing / interest rate, financing tenure and outstanding balance).
- Option for flexible weekly / daily loan repayment will also be provided for account(s) maintained with the Bank.

Sample Illustration

Product	Term Loan Facility
Loan / Facility Amount	RM100,000.00
Interest Rate	18% p.a.
Loan / Facility Tenure	1 year
Total Repayment	RM118,000
Total Interest Cost at the end of 1 year	RM18,000
Monthly Instalment	RM9,833.33

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 Term Loan 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 Term Loan Facility. The legal fees payable is provided in the Solicitors' Remuneration Order 2023; unless waived by the Bank.
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 Term Loan 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 Term Loan 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 Term Loan 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 Term Loan 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 Term Loan Facility granted to you in the event there is any indication of a change in your creditworthiness or your ability to service this Term Loan 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 Term Loan Facility in full before the end of the tenure by providing the Bank with a 2-month written notice.
Prepayment	Allowed and will be treated as advanced repayment to reduce the next month's instalment.

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.