

PRODUCT DISCLOSURE SHEET

<p>Please read this Product Disclosure Sheet before you decide to subscribe for Bank Guarantee-i. Be sure to also read the terms and conditions of this product. Seek clarification if you do not understand any part of this document or the general terms.</p>	<p align="center">BANK RAKYAT BANK GUARANTEE-i (BG-i)</p> <p>Package: _____</p> <p>Date: _____</p>												
<p>1. What is this product about?</p>													
<p>Bank Guarantee-i (BG-i) is a facility granted by the Bank only for Shariah Compliant purposes and activities as an undertaking to pay the beneficiary of the BG-i an agreed sum if the Bank's customer fails or defaults in fulfilling their obligations under the terms and conditions of the contract or agreement entered with the beneficiary.</p>													
<p>2. What is the Shariah concept applicable?</p>													
<p>BG-i is governed by the principle of <i>Kafalah bil Ujrah</i> that refers to a contract of guarantee or surety given by one party (the Bank) to discharge the liability of a third party in the case of default with payment for <i>manfa'ah</i> i.e payment for a service.</p>													
<p>3. What do I get from this product?</p>													
<p>BG-i allows customer to participate in business activities where the counterpart requires such guarantee.</p>													
<p>4. What are my obligations?</p>													
<p>Customer is to perform on the contract where the Bank has given its guarantee upon.</p>													
<p>5. What are the fees and charges I have to pay?</p>													
<p>All costs and charges incurred in relation to the facility are to be borne by the customer.</p>													
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<p><i>Formula for Commission: $C = FV \times R \times T / 36500$</i></p> <p>C : Commission payable upfront (upon issuance and/or amendment) FV : Face Value / Amount of Guarantee R : Commission Rate (as per Letter of Offer) T : Tenure of Guarantee</p>													

<p>6. What if I fail to fulfil my obligations?</p> <ul style="list-style-type: none"> Should there be any claim to the guarantee, customer may opt to make full payment or request for a financing from the Bank. The Bank reserves the right to claim for full payment of the guarantee value and to take legal action against default in financing. All cost incurred will be borne by the customer. All other terms and conditions as per spelt out in Letter of Offer. 		
<p>7. Do I need any Takaful coverage?</p> <p>Marine Cargo Policy as per arrangement between buyer and seller (if applicable).</p>		
<p>8. What are the major risks?</p> <ul style="list-style-type: none"> Upon receiving a claim from beneficiary resulting from customer's failure to fulfil the obligation, the Bank will verify the authenticity of the claim before effecting payment. The Bank may liquidate the customer's collateral/security towards settling the payment as claimed by the claimant. Any charges incurred shall be borne by customer. All other terms and conditions as per spelt out in Letter of Offer. 		
<p>9. Where can I get more information?</p> <p>Please visit www.bankrakyat.com.my</p>	<p>Any suggestions and questions can be directed to:</p> <p>Trade Finance Department Level 28 Menara 1 Menara Kembar Bank Rakyat No. 33 Jalan Rakyat KL Sentral 50470 Kuala Lumpur Tel: 03-26129600 General line Email: trade@bankrakyat.com.my</p> <p>Or</p> <p>Business Banking Division Level 26 Menara 1 Menara Kembar Bank Rakyat No. 33 Jalan Rakyat KL Sentral 50470 Kuala Lumpur Tel: 03-26129600 General line</p>	<p>You can make a complaint by calling:</p> <p>Public Complaints Bureau Customer Service, Menara 1 Menara Kembar Bank Rakyat No. 33 Jalan Rakyat KL Sentral 50470 Kuala Lumpur Tel: 1-300-80-5454 Website: www.bankrakyat.com.my/enquiries-feedback</p> <p>Or</p> <p>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: 03-21741515 E-mail: bnmtelelink@bnm.gov.my</p>

10. Other Trade Finance products available.

- Letter of Credit-i
- Export Letter of Credit Advising-i
- Export Letter of Credit Confirmation-i
- Inward Bills Collection-i
- Outward Bills Collection-i
- Outward Bills Financing-i
- Credit Bills Financing-i
- *Tawarruq* Trade Financing
- *Murabahah* Working Capital Financing
- Shipping Guarantee-i

IMPORTANT NOTE:

- **LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT MAKE PAYMENT ON REGULAR BASIS.**
- **PRODUCT DISCLOSURE SHEET MUST BE READ, UNDERSTAND, ACCEPTED AND MUST BE SIGNED BY THE CUSTOMER.**
- **THE PRODUCT HAS BEEN APPROVED BY SHARIAH COMMITTEE OF BANK RAKYAT ON 25th JUNE 2015.**
- **THE INFORMATION PROVIDED IN THIS DISCLOSURE SHEET IS VALID AS AT OR UNTIL**
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