PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Bills for Collection-*i* (BC-*i*).

Other customers have read this PDS and found it helpful; you should read it too.

Date: ____________________

1. What is alrajhi bank Malaysia Bills for Collection-*i*?

BC-*i* is a type of service rendered by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd ("alrajhi bank Malaysia or the Bank") to assist either in collecting payment for exporter or remitting payment to importer. BC-*i* is normally referred to handling of documents by the Bank in accordance with instruction received, in order to:

i. Obtain payment and/or acceptance; or
ii. Deliver documents against payment and/or against acceptance; or
iii. Deliver documents on other terms and conditions.

There are two types of bills of collections. As below:

A. Inward Bill for Collection-*i* (IBC-*i*); IBC-*i* is basically a trade service offered by the Bank as collecting/presenting bank to handle inward documents received from correspondent banks (foreign or domestic) for presentation to buyers to either:

   i. Obtain payment from drawee (sight Bills);
   ii. Deliver commercial documents against drawee's acceptance and to obtain payment on maturity of the Bills;
   iii. Obtain drawee's acceptance and deliver commercial documents against payment.

   The services are divided into 2 which are:
   i. Domestic Inward Bills for Collection-*i* (DIBC-*i*); and
   ii. Foreign Inward Bills for Collection (FIBC-*i*)

B. Outward Bill for Collection-*i* (OBC–*i*) is a trade service offered by the Bank as a Remitting Bank and as customer's agent to send customer's sales / export shipping documents and collection instructions to the buyer's bank (Collecting Bank) for further presentation for payment as instructed by the customer either for:

   i. <u>Against payment</u>
   The documents are released to the buyer upon payment made by the customer.

   ii. <u>Against Acceptances</u>
   The documents are released to the buyer when the buyer accepts a bill of exchange for payment at a later date.

Documentary collections are subject to Uniform rules for Collection ("URC") 522 and a credit facility is not required for importers/exporters to access the documentary collection services.

The Shariah contract that applies to both IBC-*i* (Inward Bill for Collection-*i*) and OBC-*i* (Outward Bills for Collection-*i*) is Wakalah bil Ujrah in which the Bank is nominated as an agent to act on behalf of customer (wakil) to perform delegated task with imposition of fee(s).

2. Know Your Obligations

It is your responsibility to:
- read and understand the key terms in the contract before you sign it.
- pay the following fees and charges.

Bills of Collection-*i* - Outward Bill Collection (Export) Foreign/Local

Fee/Charges	For Non-SME
Handling Fee*	RM300.00
Second and Subsequent Presentation of Outward Collection Bills	Actual Cost
Documents Delivered Free of Payment*	RM200.00
Protest Bills	Actual Cost
Tracer	RM30.00 for each tracer being sent
SWIFT	RM30.00 for each SWIFT being sent

* Note: The above referred amounts are deemed pricing and not fees and charges.

Bills of Collection-*i* - Inward Bill Collection (Import) Foreign/Local

Fee/Charges	For Non-SME
Handling Fee*	RM300.00
Second and Subsequent Presentation of Outward Collection Bills	Actual Cost
Documents Delivered Free of Payment*	RM150.00
SWIFT	RM30.00 for each SWIFT being sent

* Note: The above referred amounts are deemed pricing and not fees and charges.

3. Know Your Risks

What happens if you ignore your obligations?

- As there is no financing involved at the collection stage, the Bank functions solely as an agent for the customer's business or company. The customer's primary obligation is towards the supplier/buyer to ensure the successful completion of the trade transaction. Nonetheless, if the customer encounters difficulties in fulfilling this obligation with the buyer and/or supplier, the Bank encourages the customer to reach out promptly to explore financing solution.

4. Other Key Terms

- It is important that you inform us of any change in your contact information to ensure that all correspondence reaches you in a timely manner.

If you have any questions or require assistance with your Bills for Collection-*i*, you can:

Call us at:
+603 2332 6000

Visit us at:
https://www.alrajhibank.com.my/business/financing/trade-financing/bill-collection

Email us at:
customersupport@alrajhibank.com.my

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for:

☐ Acknowledged that alrajhi bank Malaysia has provided me with a copy of the PDS.
☐ I have read and understood the key information contained in this PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name:
Date:

The information provided in this document is valid as of November 2025