USER GUIDE: FINANCING REQUEST USING BUSINESS INTERNET BANKING PLUS

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Important Notes:

- User access right must be granted by Company Administrator.
- You may send financing requests for Import Invoice Financing (IF) or Banker's Acceptance (BA), request to repay trade loans and send message to the Bank. If you request for BA financing, the BA draft must be submitted to the Bank on the next banking day.
- You may also make inquiries on the history of the financing and access related advices.
- You may upload supporting documents via the File Upload function.

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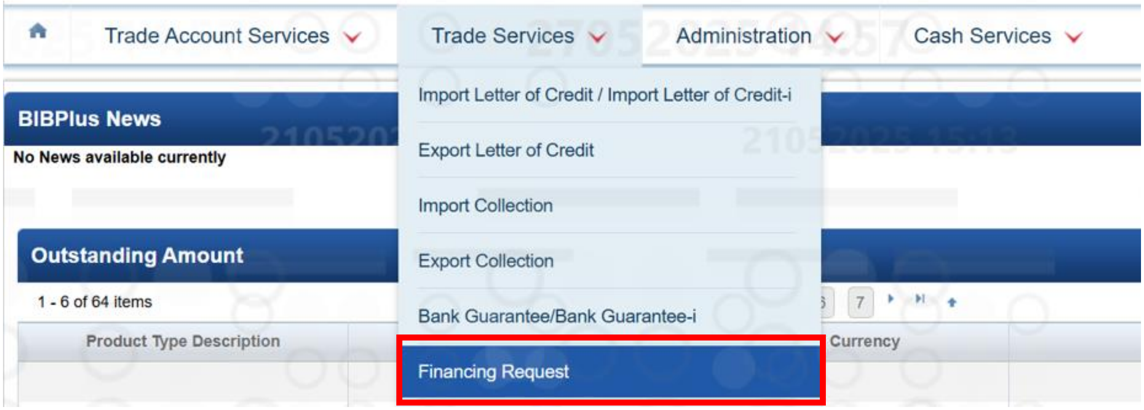
1. Apply for Import Financing

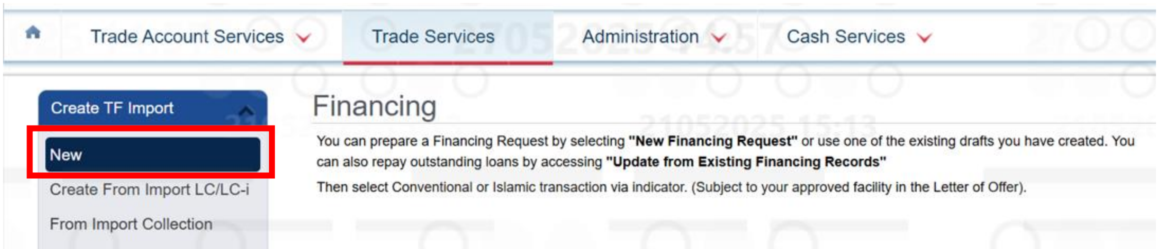
1.1 Invoice Financing

Step 1



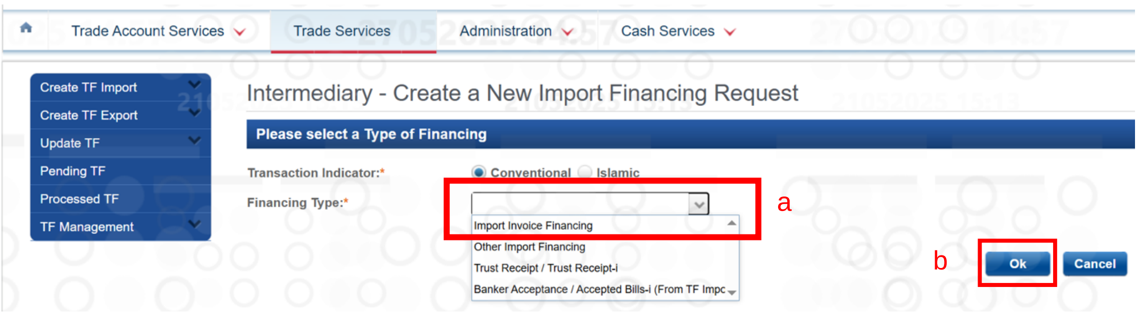
From Top Menu Bar, select Trade Services > Financing Request.

Step 2



From the Left Navigation Menu, select Create TF Import > New.

Step 3

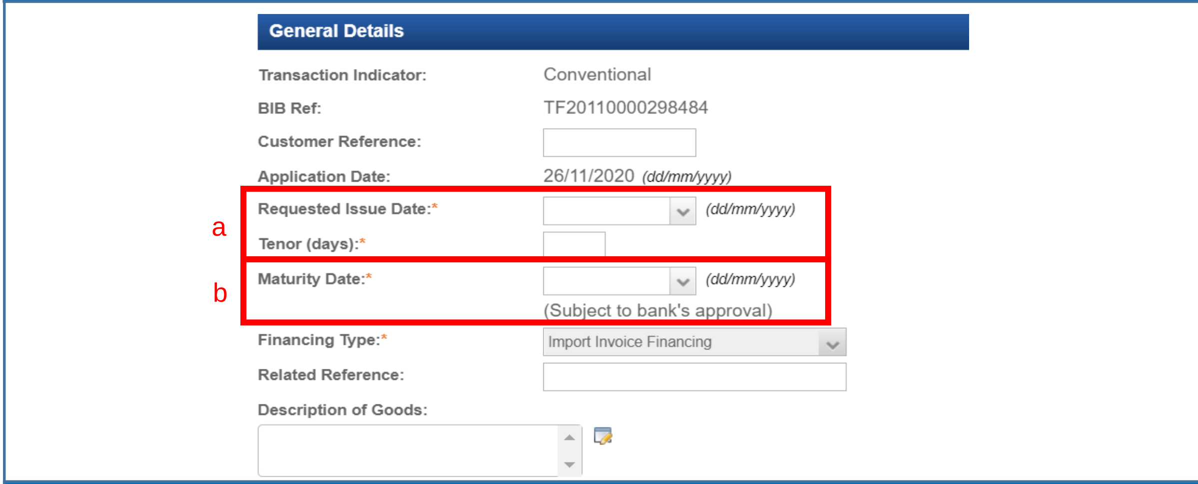


Select the Transaction Indicator, followed by:

a) Financing Type: 'Import Invoice Financing'.

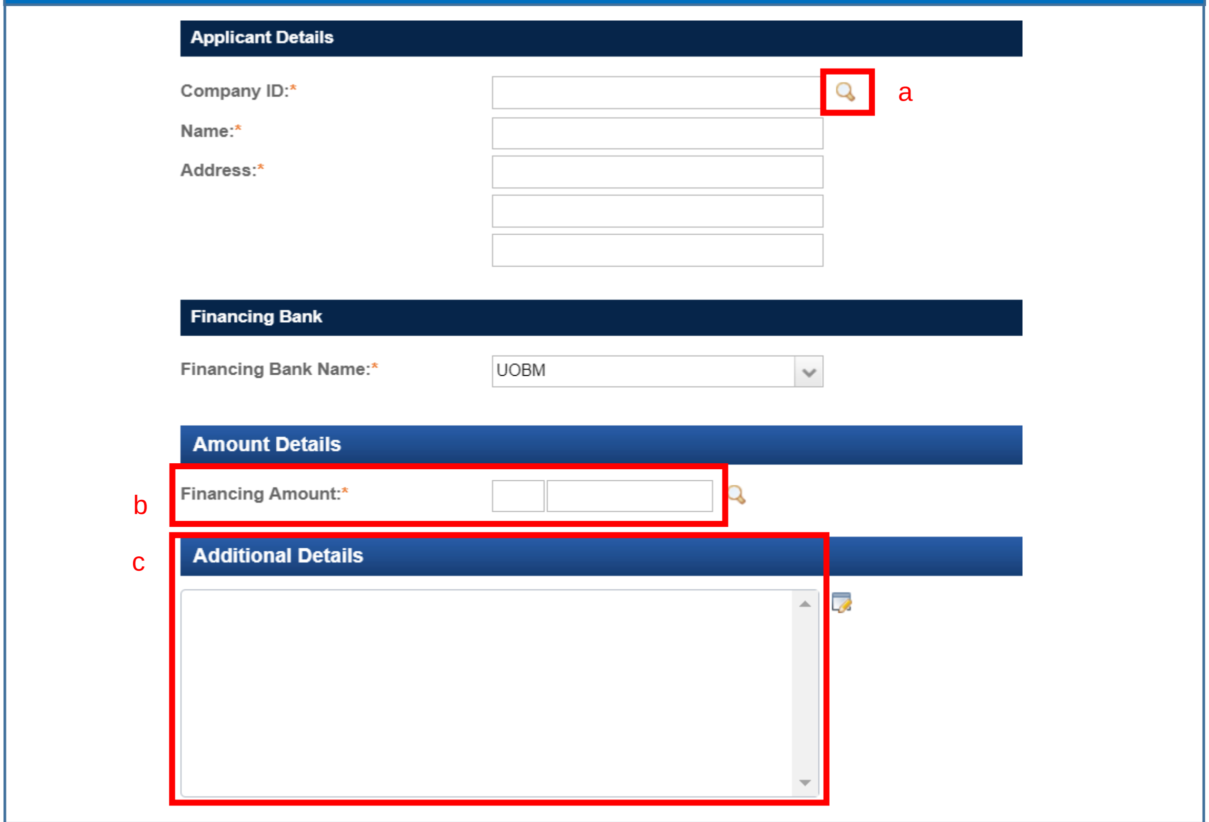
b) Click "OK".

Step 4.1 General Details



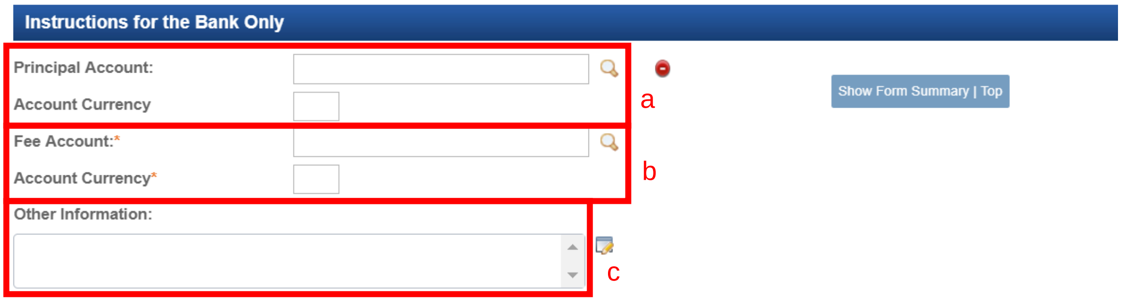
I) Fill in the required details in this whole section.
II) Take note of the following:
  a) Input the "Requested Issue Date" and "Tenor (days)".
  b) "Maturity Date" will be defaulted.
III) Input fields indicated by an * are mandatory fields.
IV) Tenor requested is subjected to bank's approval.

Step 4.2 Financing Details



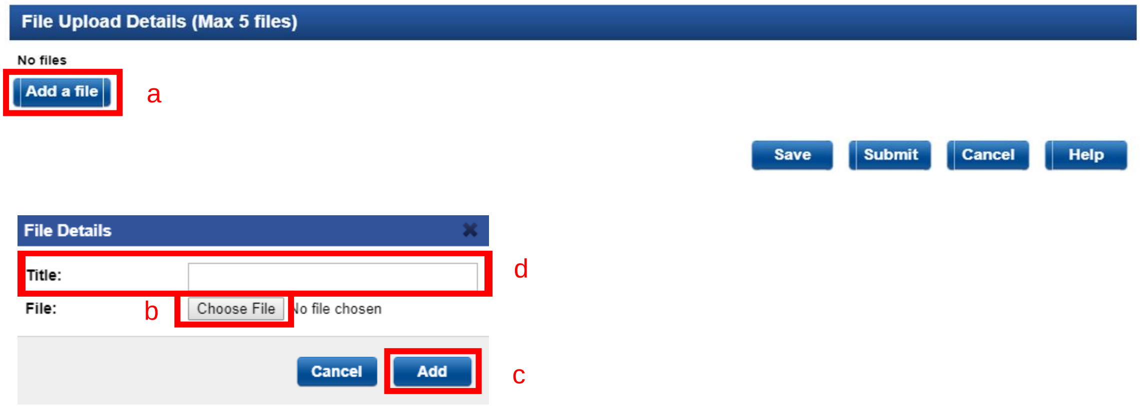
Indicate the financing details as follows:
a) Applicant Details - select the Company ID from List of Companies by clicking
b) Amount Details - If MYR financing, select MYR and update amount. If foreign currency financing, select the relevant currency and input foreign currency amount. (Please take note the currency and amount should follow the financing amount)
c) Additional Details – input other required information. e.g. foreign exchange contract and payment institution.

Step 4.3 Instructions to the Bank



a) Leave ‘Principal Account’ and ‘Account Currency’ blank.
b) Under ‘Fee Account’ field, click and select MYR account (the corresponding ‘Account Currency’ will be defaulted).
c) Indicate other instructions to the Bank under Other information. e.g. Use this financing to settle other outstanding loans or remit proceeds to overseas.

Step 4.4 File Upload Details



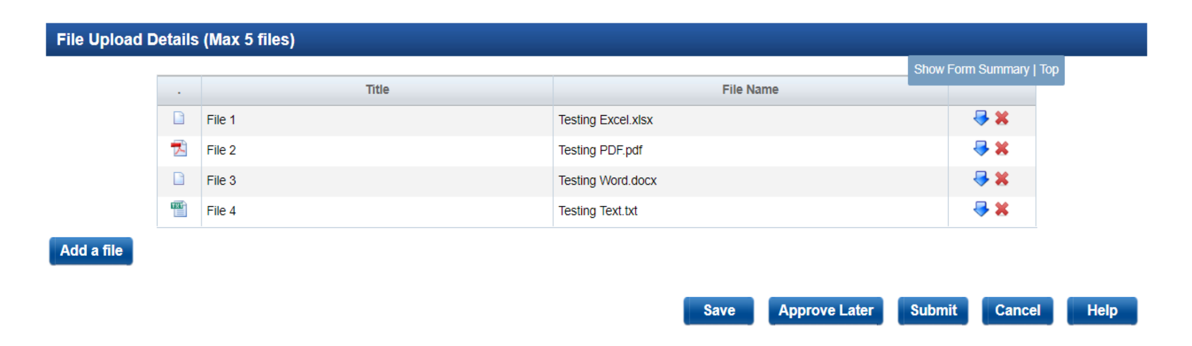
Save Save as draft to be edited another time.

Cancel Cancel transaction without saving.

Help Access online User Help Guide.

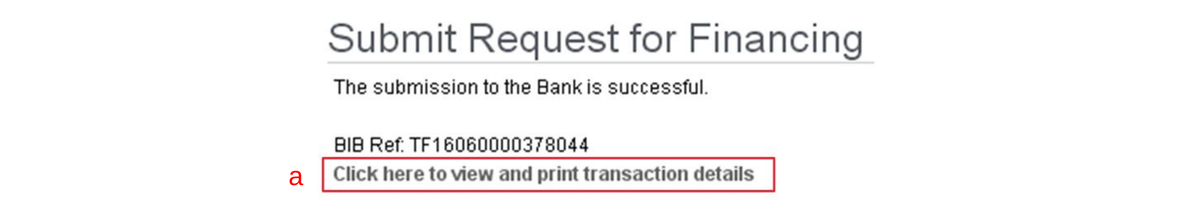
Add a file Attach supporting documents.

You may upload file to this financing request:
a) Click ‘Add a File’ and ‘File Details’ conversation box will pop-up.
b) Click ‘Choose File’ to select the desired file.
c) Click ‘Add’ to upload the files.
d) You may insert a name under ‘Title’ for the uploaded file (optional).



The uploaded files will be displayed as above. The file extension allowed to be uploaded are *.xls*, *.doc*, *.pdf* and *.txt*. Click to download the files again and click to delete the uploaded file. Once file upload is completed, click **Submit** to submit transaction.

Step 5



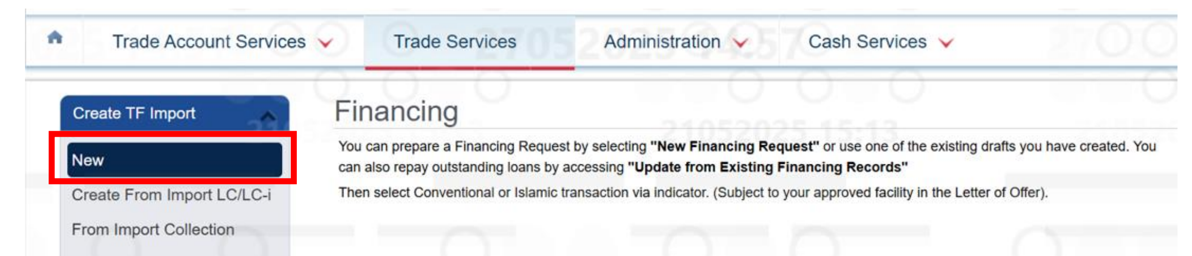
a) Upon successful submission, above screen will be displayed. You may click on this link to view and print the transaction details.

1.2 Bankers Acceptance

Step 1

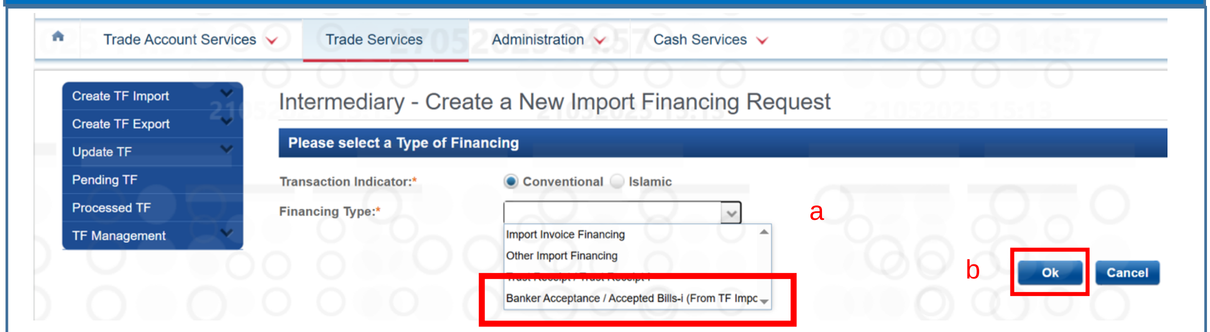
From Top Menu Bar, select Trade Services > Financing Request.

Step 2



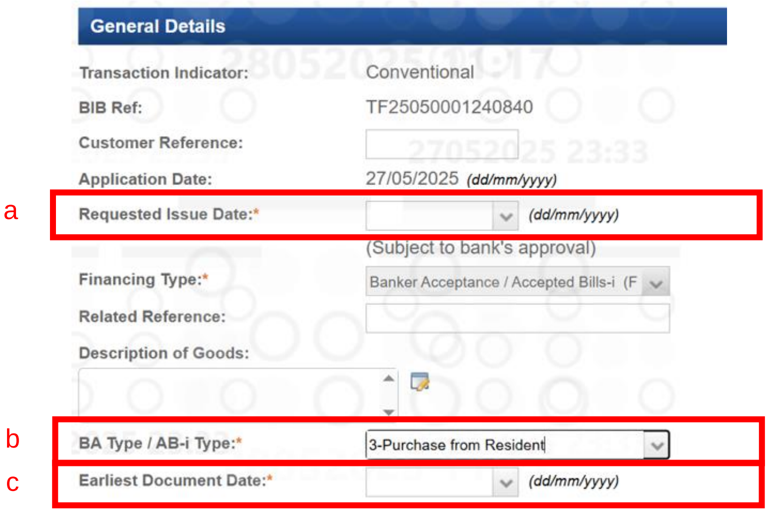
From the Left Navigation Menu, select Create TF Import > New.

Step 3



Select the Transaction Indicator, followed by:
a) Financing Type: ‘Bankers Acceptance’.
b) Click “OK”

Step 4.1 General Details



I) Fill in the required details in this whole section.

II) Take note of the following:

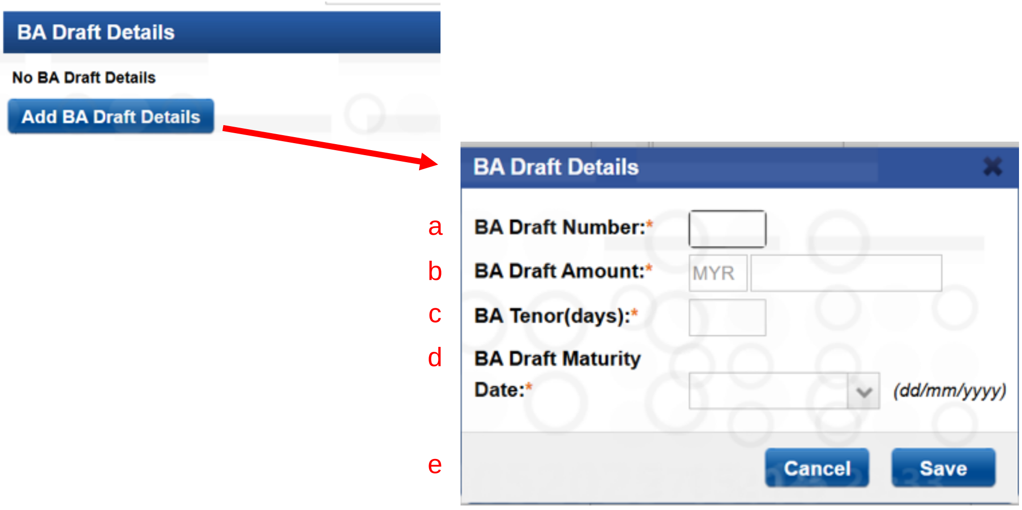
a) Input the "Requested Issue Date".

b) Select "3-Purchase from Resident"/"4-Purchase from Non-Resident".

c) Insert Earliest Document Date.

III) Input fields indicated by an * are mandatory fields.

Step 4.2 BA Draft Details



I) Fill in the required details in this section.

II) Take note of the following:

a) Please insert Invoice Number (the last 6 digits of Invoice Number).

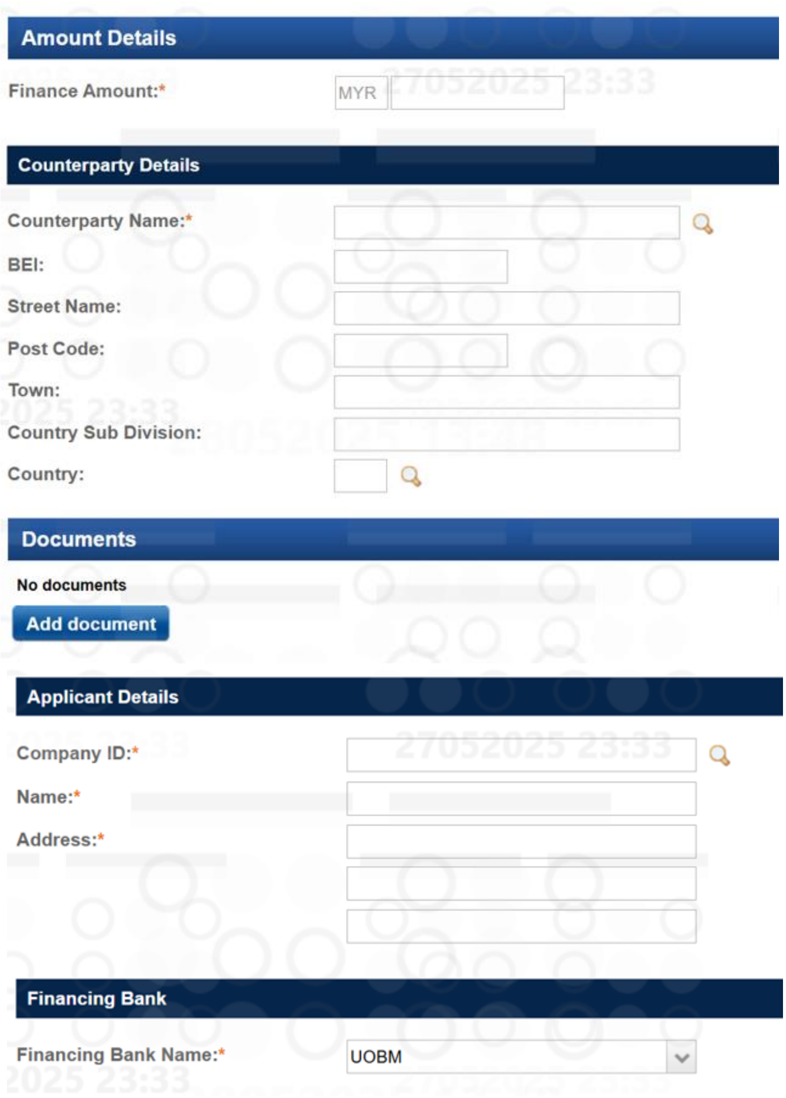
b) Input financing amount (subject to a minimum of RM50,000-00 rounded downwards to the nearest RM1,000-00).

c) Insert number of days (subject to a minimum of 21 days and maximum tenor not to exceed the approved financing tenor).

d) "Maturity Date" will be defaulted.

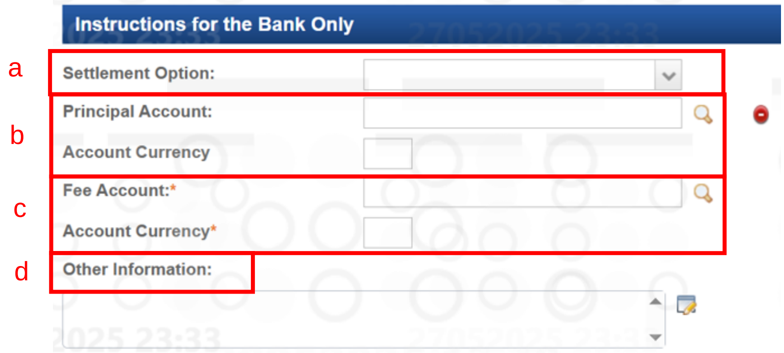
e) Click "Save".

Step 4.3 Financing Details



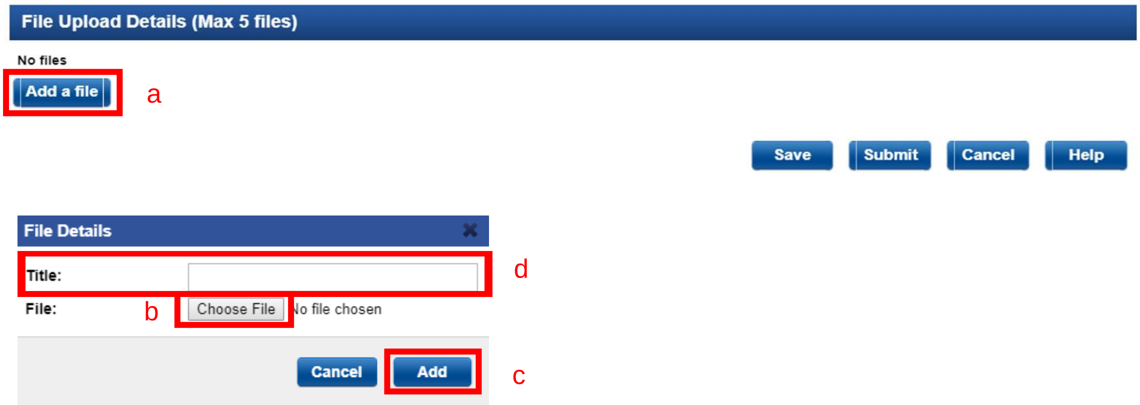
I) Fill in the details in this whole section.
II) Amount Details – input the financing amount.
III) Counterparty Name – select the counterparty from the list by clicking
IV) Applicant Details - select the Company ID from List of Companies by clicking
V) Input fields indicated by * are mandatory fields.

Step 4.4 Instructions to the Bank



a) Select RENTAS/GIRO/SWIFT/Credit to supplier account with UOB/Credit to our account with UOB/Issue Cashier's Order in the name of the supplier.
b) Leave 'Principal Account' and 'Account Currency' blank.
c) Under 'Fee Account' field, click and select MYR account (the corresponding 'Account Currency' will be defaulted).
d) Indicate other instructions to the Bank under Other information.

Step 4.5 File Upload Details



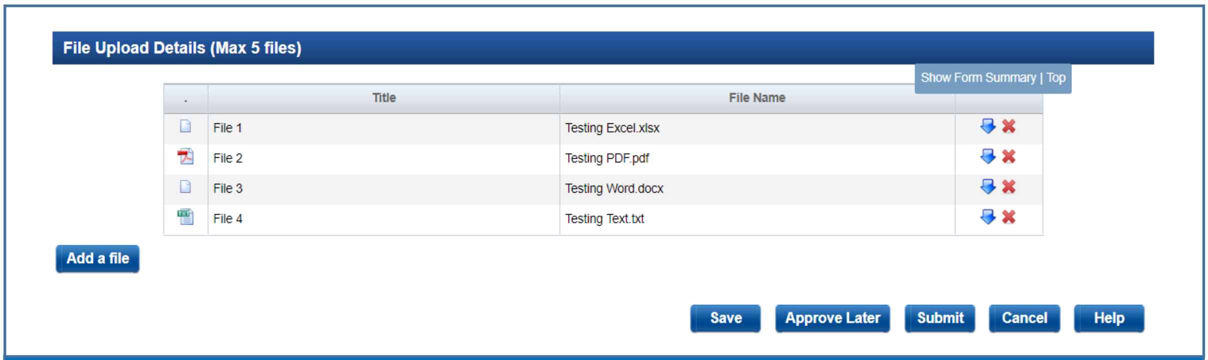
Save as draft to be edited another time.

Cancel transaction without saving.

Access online User Help Guide.

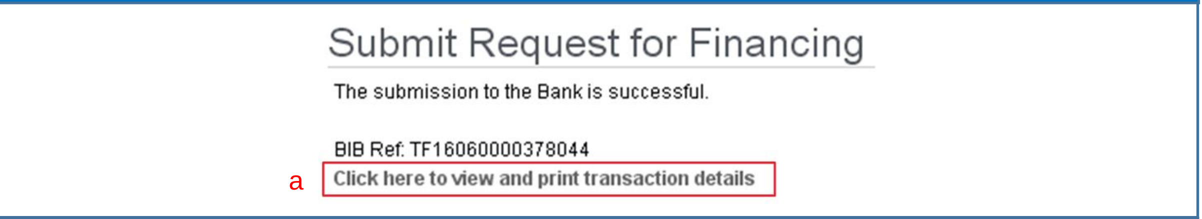
Attach supporting documents.

You may upload file to this financing request:
e) Click 'Add a File' and 'File Details' conversation box will pop-up.
f) Click 'Choose File' to select the desired file.
g) Click 'Add' to upload the files.
h) You may insert a name under 'Title' for the uploaded file (optional).



The uploaded files will be displayed as above. The file extension allowed to be uploaded are *.xls*, *.doc*, *.pdf* and *.txt*. Click [download icon] to download the files again and click [delete icon] to delete the uploaded file. Once file upload is completed, click **Submit** to submit transaction.

Step 5



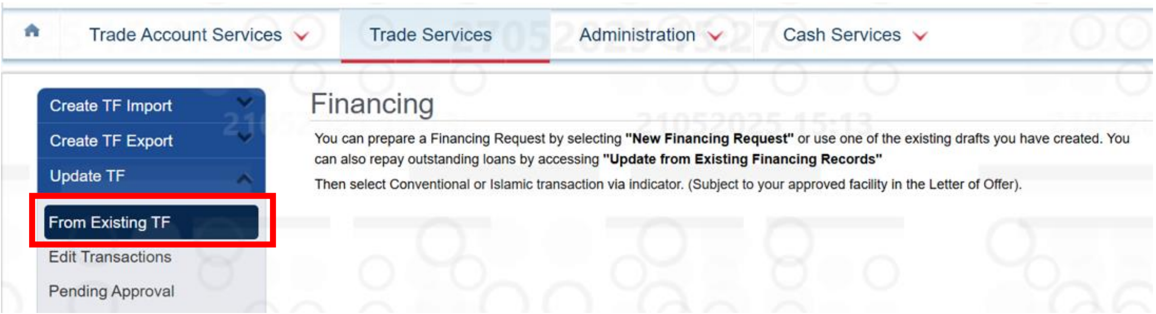
b) Upon successful submission, above screen will be displayed. You may click on this link to view and print the transaction details.

2. Repay Outstanding Loan

Step 1

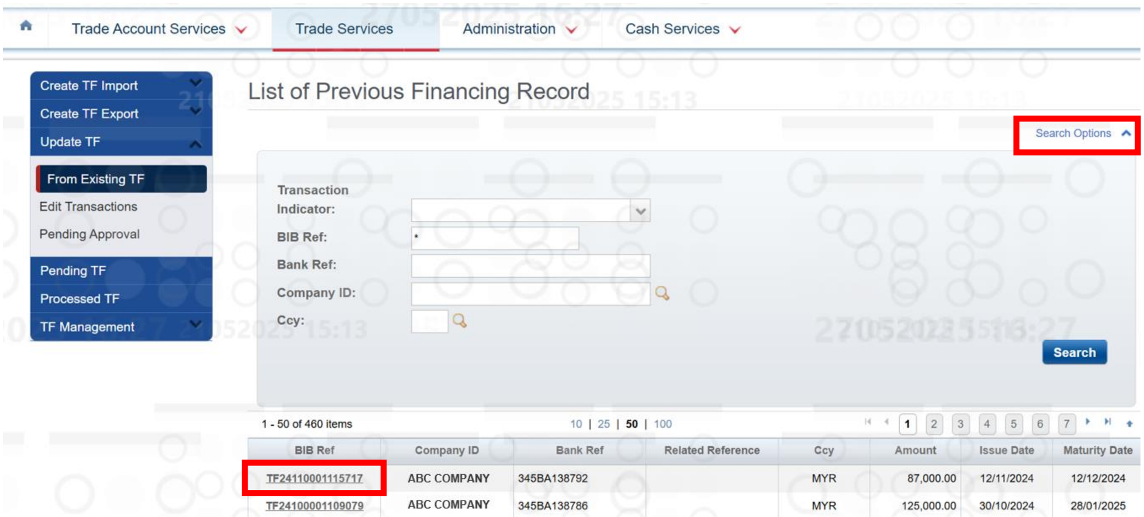
From Top Menu Bar, select Trade Services > Financing Request.

Step 2



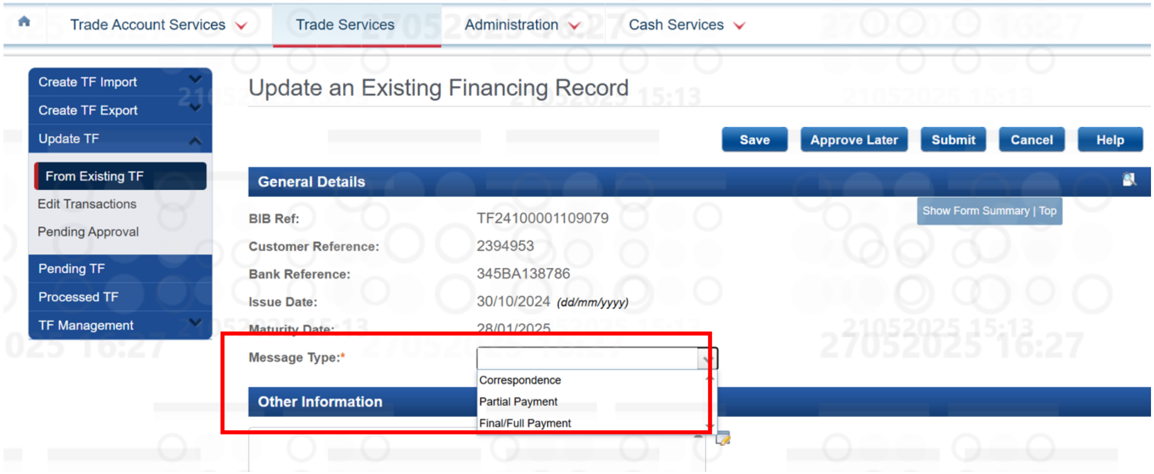
From the left Navigation Menu, select Update TF > From Existing TF.

Step 3



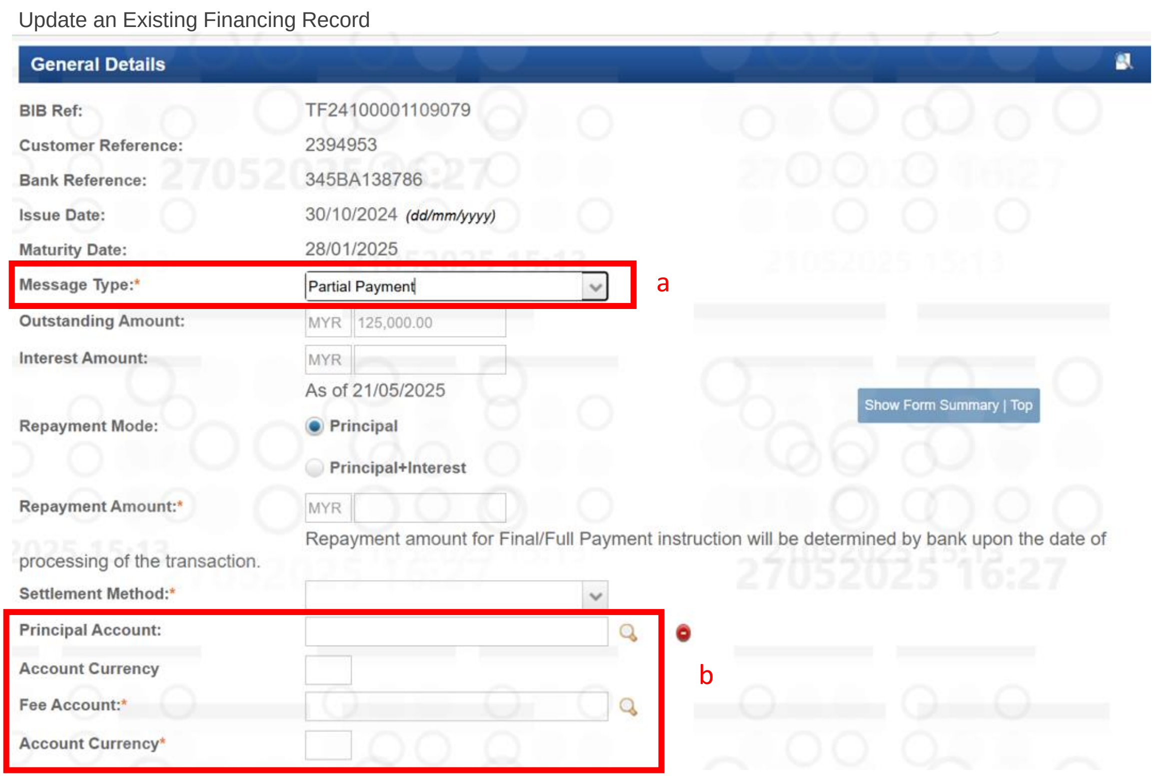
Select the outstanding loan to repay.

Step 4



Select "Partial Payment" or "Final/Full Payment".

Step 5

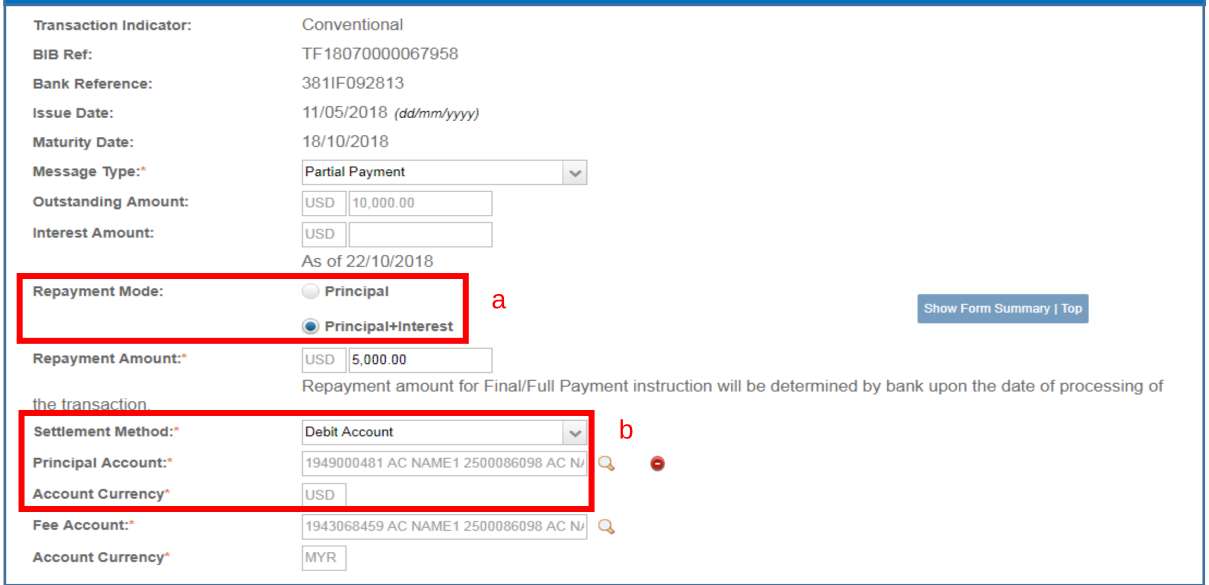


Fill in the required details and take note of the following:

a) Ensure either 'Final/ Full Payment' or 'Partial Payment' is selected.

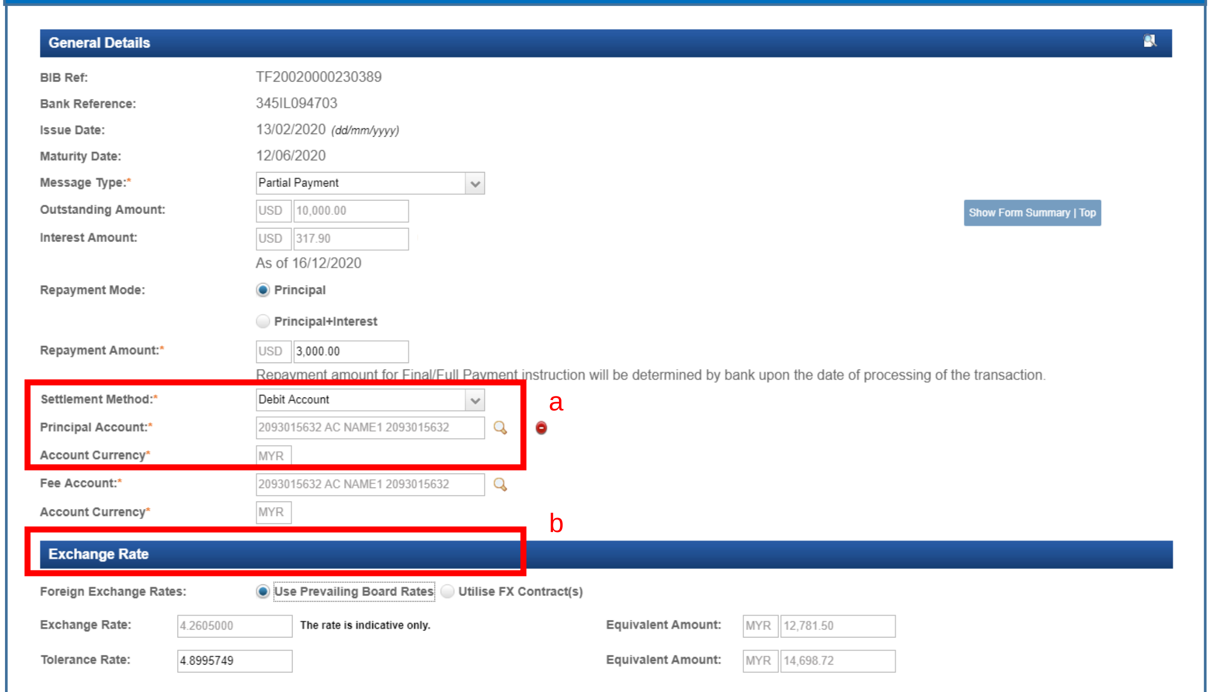
b) Indicate the 'Principle Account' for settlement of loan principle amount and 'Fee Account' for settlement of Interest/Charges.

Step 5.1 Process for Partial Payment (foreign currency)


Transaction Indicator: Conventional
BIB Ref: TF18070000067958
Bank Reference: 381IF092813
Issue Date: 11/05/2018 *(dd/mm/yyyy)*
Maturity Date: 18/10/2018
Message Type:* Partial Payment
Outstanding Amount: USD 10,000.00
Interest Amount: USD
As of 22/10/2018
Repayment Mode: Principal / Principal+Interest
a
Show Form Summary | Top
Repayment Amount:* USD 5,000.00
Repayment amount for Final/Full Payment instruction will be determined by bank upon the date of processing of the transaction.
Settlement Method:* Debit Account
b
Principal Account:* 1949000481 AC NAME1 2500086098 AC N/
Account Currency* USD
Fee Account:* 1943068459 AC NAME1 2500086098 AC N/
Account Currency* MYR

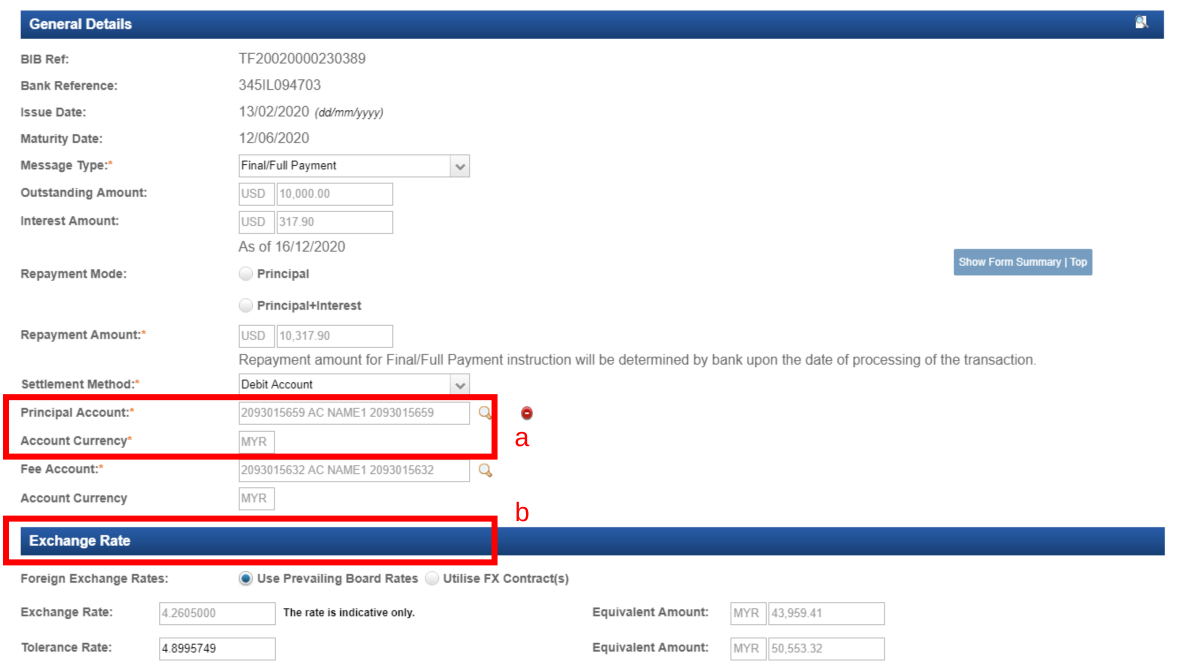
a) Under Repayment Mode, select settlement of Principal only or both Principal + Interest.
b) Select the Principal Account to be debited.

Step 5.2 Process for Partial Settlement with FX Conversion


General Details
BIB Ref: TF20020000230389
Bank Reference: 345IL094703
Issue Date: 13/02/2020 *(dd/mm/yyyy)*
Maturity Date: 12/06/2020
Message Type:* Partial Payment
Show Form Summary | Top
Outstanding Amount: USD 10,000.00
Interest Amount: USD 317.90
As of 16/12/2020
Repayment Mode: Principal / Principal+Interest
Repayment Amount:* USD 3,000.00
Repayment amount for Final/Full Payment instruction will be determined by bank upon the date of processing of the transaction.
Settlement Method:* Debit Account
a
Principal Account:* 2093015632 AC NAME1 2093015632
Account Currency* MYR
Fee Account:* 2093015632 AC NAME1 2093015632
Account Currency* MYR
b
Exchange Rate
Foreign Exchange Rates: Use Prevailing Board Rates / Utilise FX Contract(s)
Exchange Rate: 4.2605000 The rate is indicative only. Equivalent Amount: MYR 12,781.50
Tolerance Rate: 4.8995749 Equivalent Amount: MYR 14,698.72

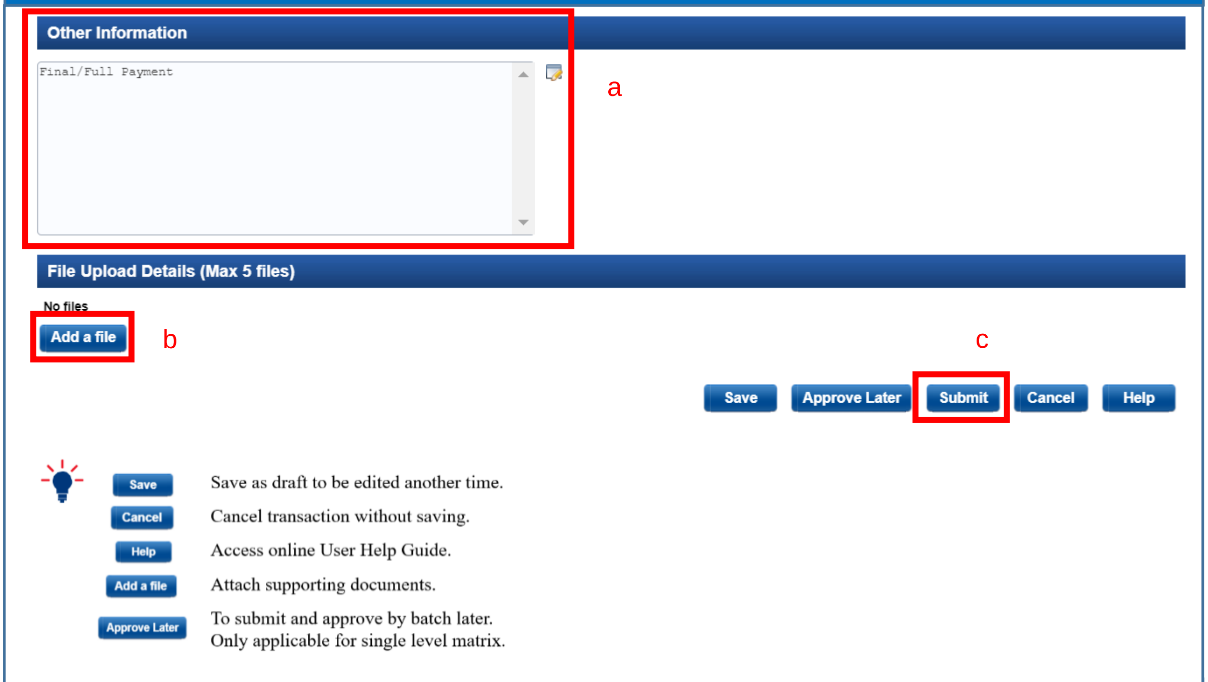
a) Select MYR Principal Account for settlement.
b) Indicate the Exchange Rate.

Step 5.3 Process for Full / Final Settlement with FX Conversion



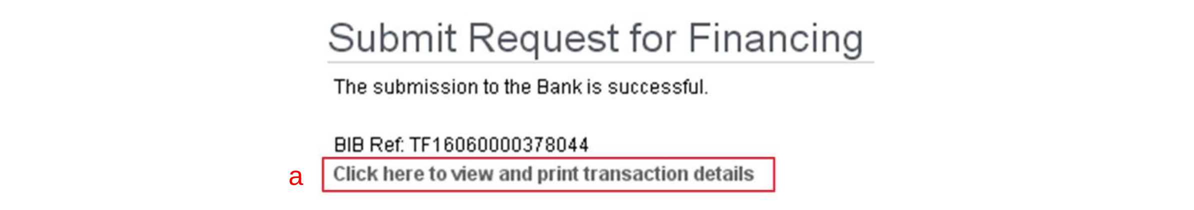
a) Select MYR Principal Account for settlement.
b) Indicate the Exchange Rate.

Step 5.4 Other Information & File Upload Details



a) Indicate other instructions to the Bank.
b) Upload file, if any.
c) Upon completion, click Submit

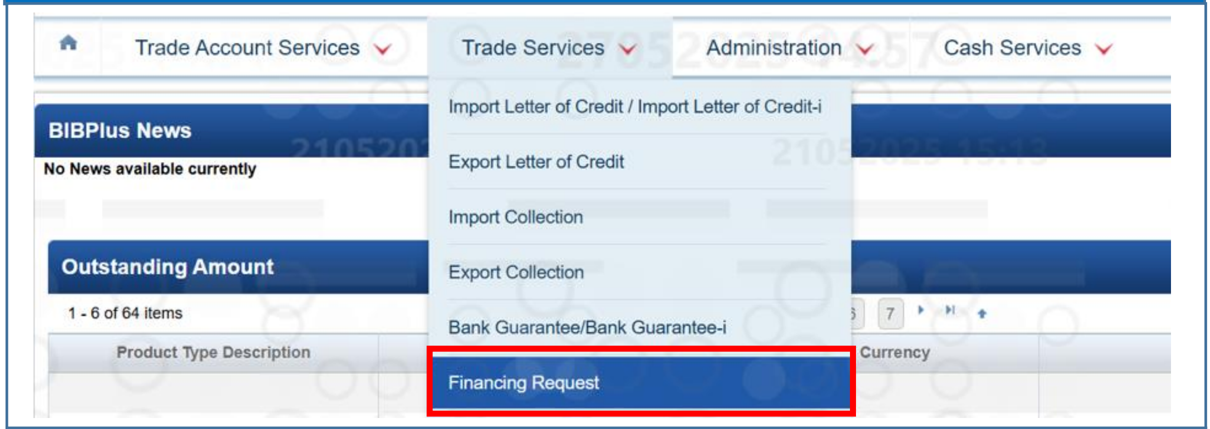
Step 6



a) Upon successful submission, above screen will display. You may click on this link to view and print the transaction details.

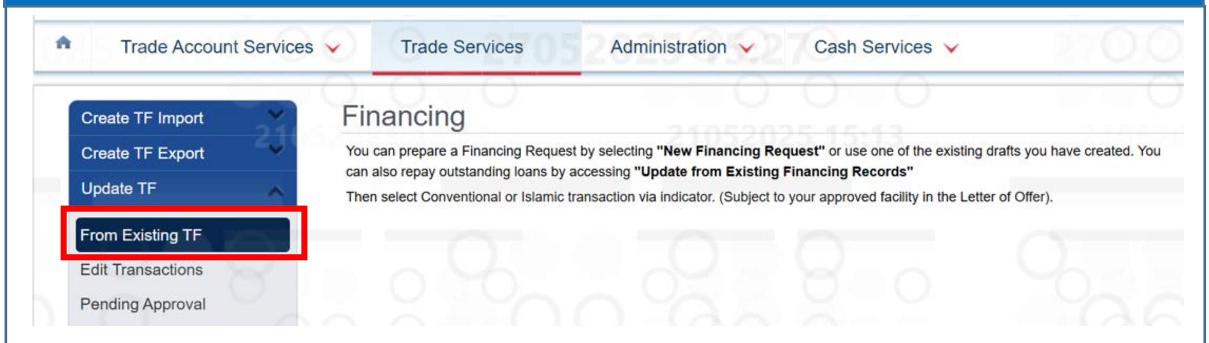
3. Send a Message to the Bank

Step 1



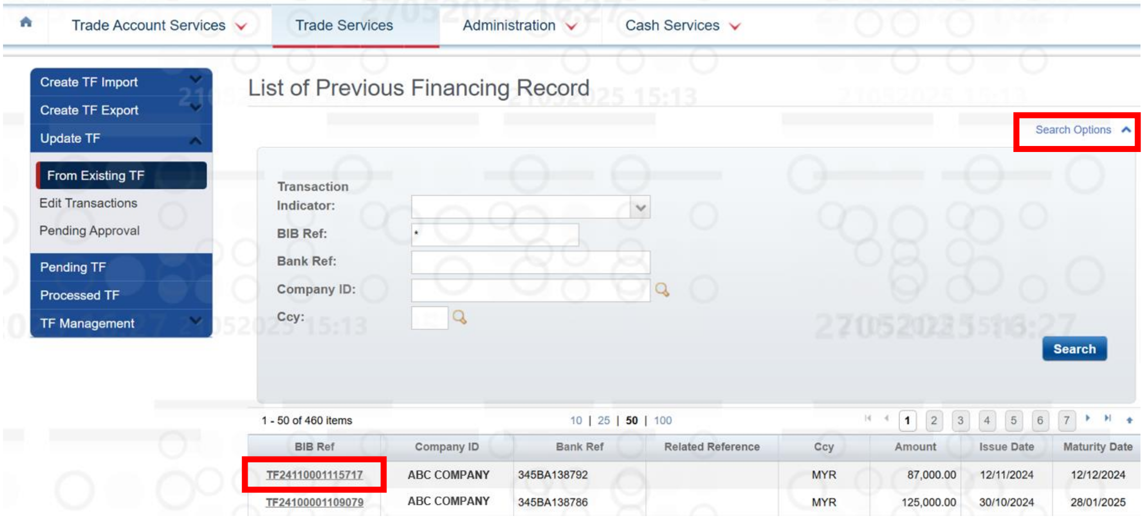
From Top Menu Bar, select Trade Services > Financing Request.

Step 2



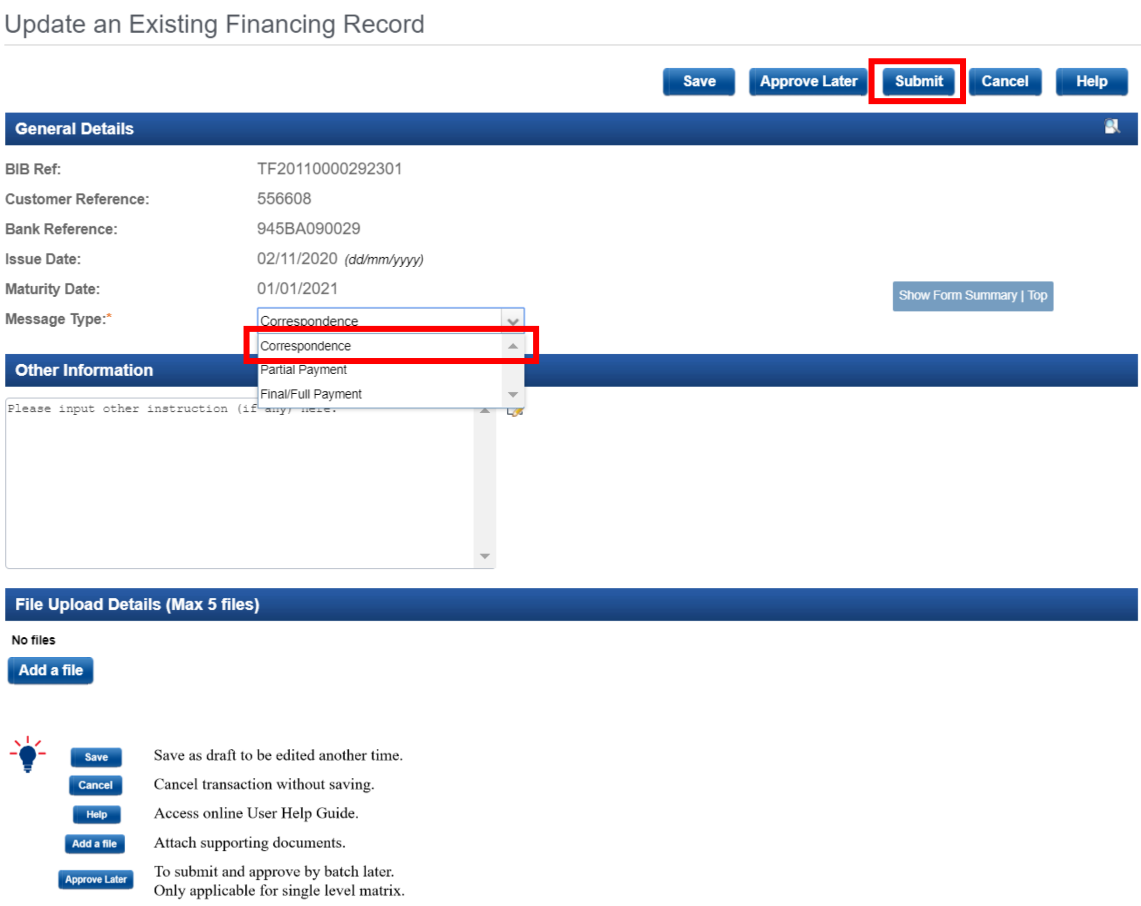
From the left Navigation Menu, select Update TF > From Existing TF.

Step 3



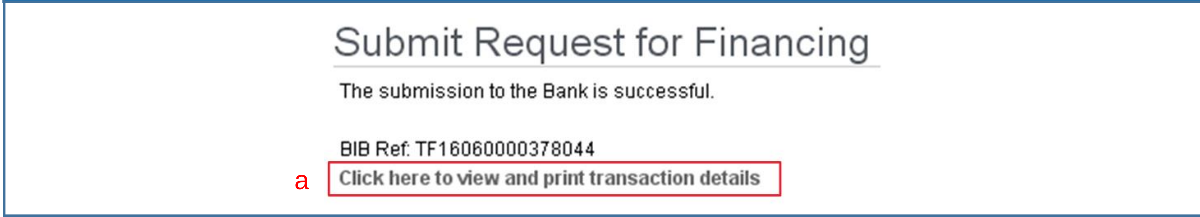
Select the financing record to send a message to the Bank.

Step 4



Select Correspondence from Message Type and input message to send to the Bank or attach supporting documents for the Bank's information. Click Submit upon completion.

Step 5



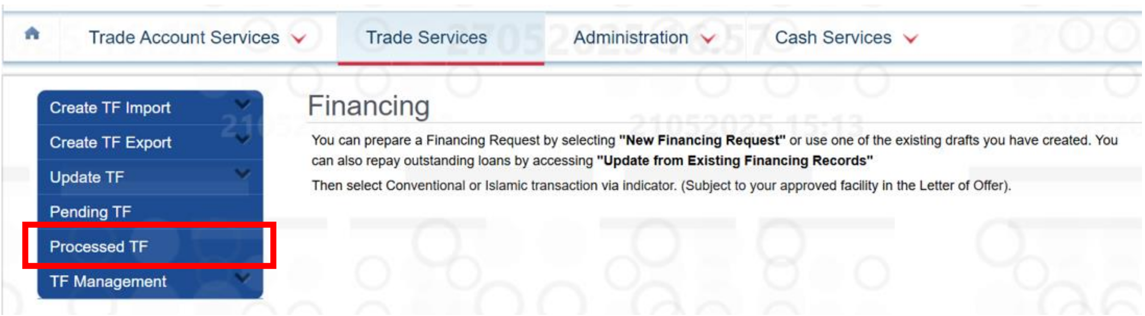
a) Upon successful submission, above screen will be displayed. You may click on this link to view and print the transaction details.

4. Perform Financing Request Inquiry

Step 1

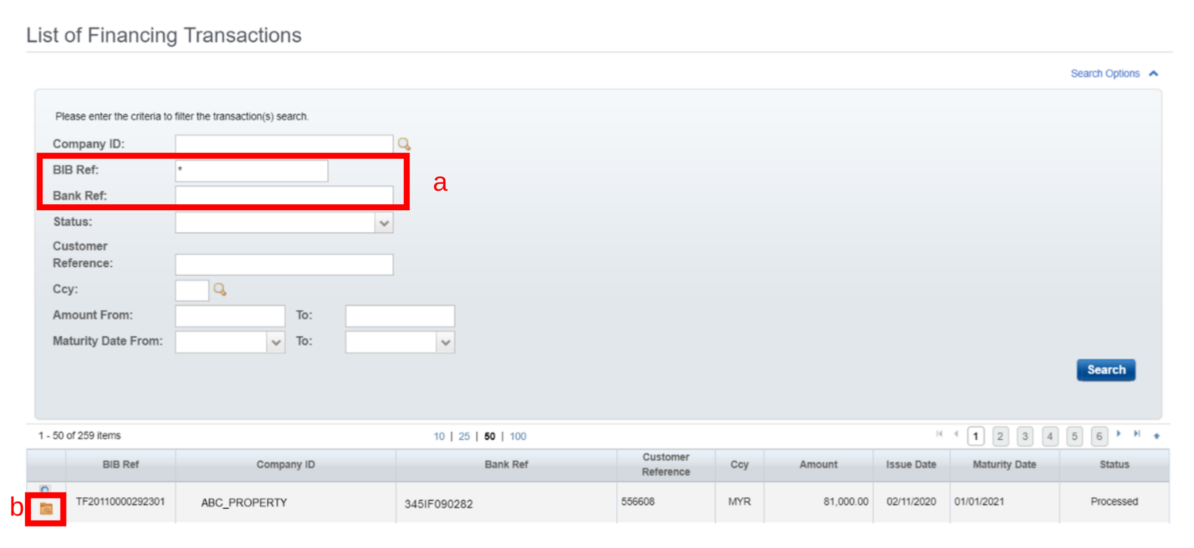
From Top Menu Bar, select Trade Services > Financing Request.

Step 2



From the Left Navigation Menu, select Processed Trade Finance.

Step 3

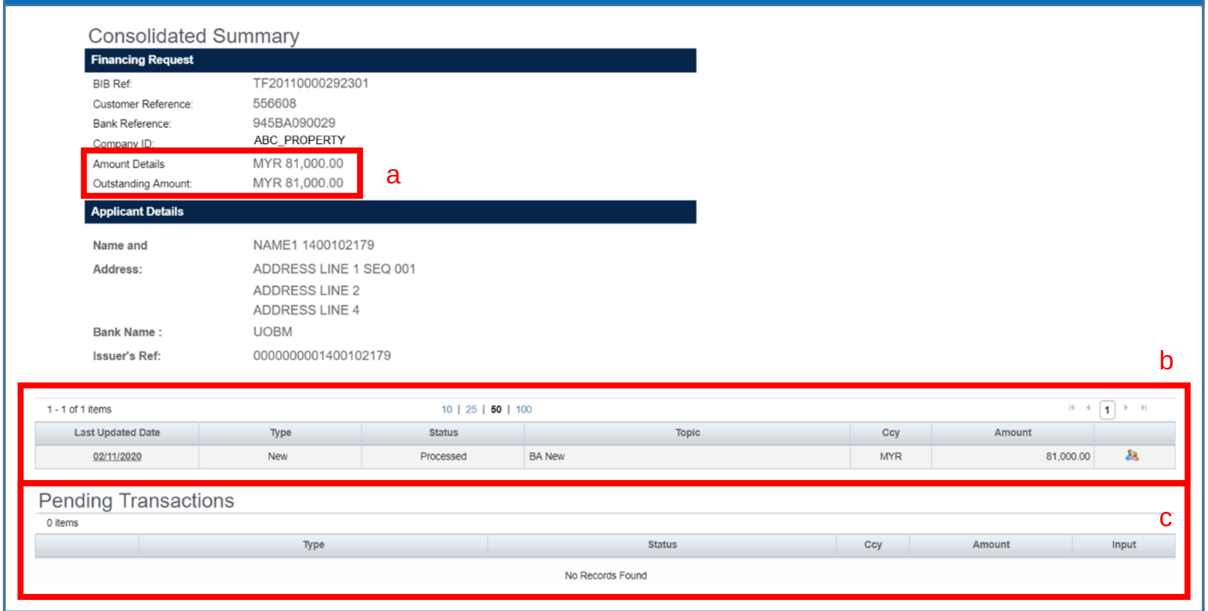


Search for Financing Transactions:

a) To search for specific TF, search by BIB Ref or Bank Ref.
You may use an asterisk (*) at the end of the BIB Ref or Bank Ref, to search for variable endings. For example: TF2011* will provide all possible search results with TF2011 at the front, including TF20110000292301, TF20110000456897 etc.

b) Click the Folder for details.

Step 3.1 Consolidated Summary View Page



View the Consolidated Summary for:

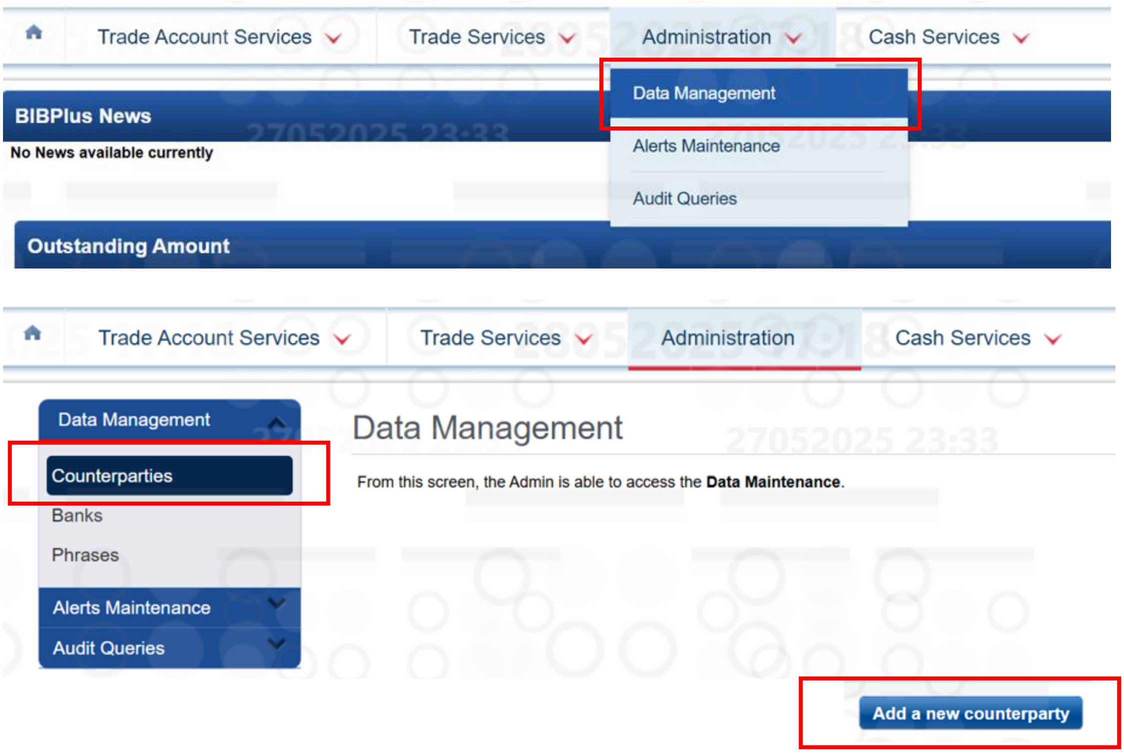
a) Loan amount and Outstanding Amount.

b) History of the Trade Financing record and related advices.

c) View pending transactions related to this Trade Finance record.

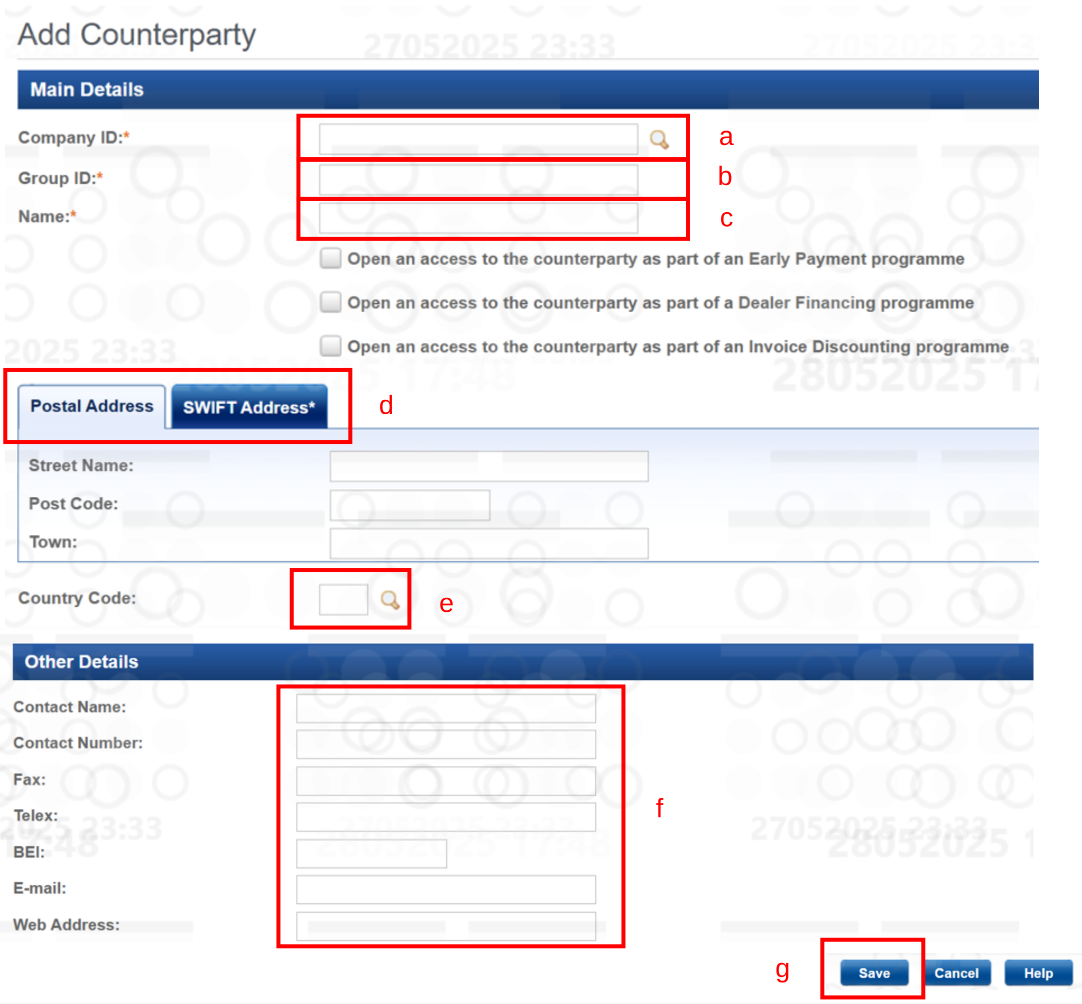
5. Create Counterparty ID for BA

Step 1 Create Counterparty ID



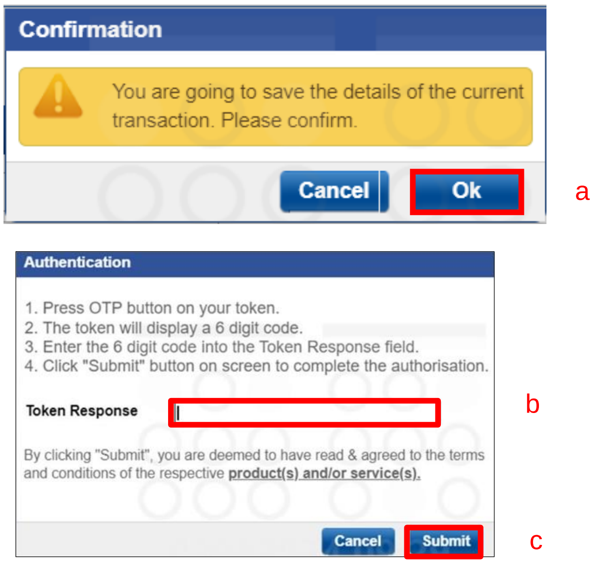
I) From the Top Menu Bar, select Administration > Data Management.
II) From the left Navigation Bar, select Data Management > Counterparties.
III) Click “Add a new counterparty” at bottom right.

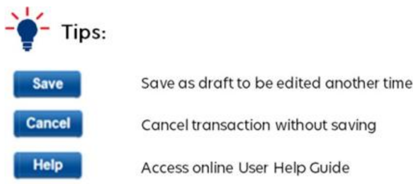
Step 2 Create Counterparty ID



a) Click magnifying glass to select your Company ID.
b) Create a new counterparty by assigning a Group ID to it, e.g. XYZ.
c) Input the counterparty name, e.g. XYZ Sdn Bhd.
d) Fill in the required details. At SWIFT Address Tab, if there is no SWIFT address, insert a dot (".") at the 1st row.
e) Click magnifying glass to select Country Code of the counterparty.
f) Indicate other details in this section.
g) Click "Save"

Step 3 Create Counterparty ID





a) Click OK.
b) Insert token number.
c) Click Submit.

Upon successful submission, above screen will be displayed.

====================End of User Guide====================