**Proposed Terms Sheet for B.T.I MARKETING AND TRAVEL CO.,LTD.**

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| **No.** | **Initial Proposed T&C** | | **Your Request** | **Revised T & C** |
|  | **Loan Amount** | USD0.8M (TL/LC/TR/OD) | TL: USD0.4M  OD/LC/TR: USD0.4M | TL: USD0.4M  OD/LC/TR: USD0.4M |
|  | **Interest Rate** | 8-8.5% p.a | 8% p.a | Will propose 8%p.a |
|  | **CBC Fee** | To be borne by customer (3.5$ x 4 persons) = 14$ | OK | No Change |
|  | **Processing Fee** | 1.0% of approved limit | 0.5% of approved limit | 0.5% of approved limit |
|  | **Renewal Fee** | 1.0% | Waiver | 0.5% of OD Limit |
|  | **Legal/ Lawyer Fee** | To be borne by customer ($150) | OK | No Change |
|  | **Valuation Fee** | To be borne by customer | OK | No Change |
|  | **Hypothec Fee** | To be borne by customer | OK | No Change |
|  | **Fire Insurance** | To be borne by customer | OK | No Change |
|  | **Loan Tenure** | 8-10 years (TL) | 10 years (TL) | Will propose 10 years (TL) |
|  | **Penalty for Prepayment** | 1st to 5th years = 3%  6­th to 10th years= 1%  To charge 1% for early settlement from property sale proceeds. | * 1st to 3th years = 3% * 4­th to 10th years= 1% * To charge 1% for early settlement from property sale proceeds. (applicable for TL) * No early settlement fee for OD/LC/TR | * 1st to 3th years = 3% * 4­th to 10th years= 1% * No early settlement fee for LC/TR * In case the Security is sold: * 1% of TL * 0.5% of OD |
|  | **Security Type** | Hard : KP000886 | OK | No Change |
|  | **Disbursement Method** | 1. NBC Cheque amount of USD600K to redeem tittle deed from CIMB Bank 2. Remaining amount after blocking of Tittle Deed | OK | No Change |

**Additional documents:**

* Receipt Tax payment/Patent for 2017
* Income statement and Balance Sheet for 2016 (12months)
* Rental agreements (Expenses)
* Account Receivable(A/R) as at 31-Jan-2017
* Inventory List as at 31-Jan-2017
* Purchase invoice from July 2016 to Jan 2017
* Sale invoice from Aug 2017 to Jan 2017.
* Bank Statement with CIMB (01-Jul-2016 to 31-Jan-2017)
* Loan schedule repayment for all TLs