

Corporate Loan Product Eligibility Policy

Product: Term Loan

Eligibility Criteria

Criterion	Requirement
Minimum Years in Operation	3 years
Minimum Annual Turnover	RM 5 million
Credit Rating	At least BBB- or equivalent
Collateral Requirement	Fixed assets or property
Financial Statements	Audited financials for last 2 years
Debt Service Coverage Ratio	$\geq 1.25x$
Compliance	Must satisfy AML/KYC requirements

Note: This document outlines the indicative eligibility criteria for internal reference only. Actual credit evaluation shall follow the bank's formal approval process and credit policies.