

**Trade Ringgit Facility** ("the facility")

(Please complete fully and sign with the attached declaration of business purposes and retain with member's records)

Date:

Full Name of member ("the member"):

Number of Trade Ringgit credited to member ("the facility"):

☐ Real Estate Facility Rollover fee (real estate only):

In consideration of the crediting to the member of the facility the member agrees and acknowledges that in the event of the member leaving the trade exchange for any reason whatsoever:-

1. The facility shall be repayable immediately in Trade Ringgit;
2. Any Trade Ringgit balance in the member's account may be utilised for the purpose of repaying the facility;
3. Any remaining balance of Trade Ringgit repaying the facility may be dealt with as Malaysia-Beijing Enterprise Sdn Bhd shall deem fit; and
4. In the event of all or part of the facility being unpaid at the expiry of 30 days from the date the member ceases to be a member of the trade exchange then the balance outstanding shall thereupon be a debt payable by the member to Malaysia-Beijing Enterprise Sdn Bhd in Malaysian Ringgit at the rate of one Malaysian Ringgit for each Trade Ringgit that remains outstanding.
5. In the event of the Trade Ringgit balance in the member's account falling into a negative amount then the member shall immediately upon request repay such negative amount together with an administration fee to be determined by Malaysia-Beijing enterprise Sdn Bhd and in the event that such a negative amount is not restored to credit within 7 days of such request then the member shall be liable to have their membership terminated and the negative balance (and the administration fee) shall be payable in a like manner to the provisions of paragraph 4 above. The provision will apply during the period of the membership as well after upon termination.
6. In the case of a real estate facility, the member ("the Charger") hereby charges with payment of the money and the compliance of all obligations set forth in this agreement ("the document") all beneficial interests (freehold and leasehold) in land and personal property held now or in the future by the Charger. The Charger (and where there is more than one each joint and severally) agrees that if demand is made upon the Charger by the Trade Exchange ("the Chargee"), the Charger (and in the case of more than one Charger all Chargers) will immediately execute a Mortgage or other instruments of security or Consents to Caveat as required by the Chargee. And in the event that the Charger or any of them fails to sign and return any such documents within a period of seven (7) days from the date of dispatch to them of such documents by the Chargee, the Charger irrevocably and by way of security appoints any Solicitor engaged by the Chargee to be his her or their true or lawful Attorney to execute any register such instruments.

The member acknowledges that while credited with a facility, their business cannot be unlisted, must be willing to advertise their goods or services, and must be actively trading. All facilities are reviewed annually and excessive facility amounts that are deemed to be unnecessary (i.e. the credit balance in the account equals or exceeds the facility) are reduced and the balance held by head office. Previously approved facility amounts can still be drawn to the maximum by the member as and when the need arises.

In the event that the facility is granted for the purpose of a real estate transaction the member acknowledges that the facility will be reduced on a monthly basis from any excess funds over and above that of the member's goods and services facility. At the expiry of 5 years from the date of granting the facility the member may elect to repay the outstanding real estate facility in full, or approval may be sought for any remaining balance due and payable on the member's real estate facility to be rolled over for a further 5 years and a rollover fee payable to SMI SME Tradelink Sdn Bhd at or prior to settlement in Malaysian Ringgit which fee is 5% of the Trade Ringgit component rolled over.

.....Signature of member

Please note that in the event of the member being a company then this document must be signed by a Director who by signing warrants that he or she holds the authority of the company to bind the company and in the case of a partnership this document must be signed by one partner who by signing warrants that he or she is authorised to bind the firm.

For E Planet Trade use only

Account Number:

Date Processed:

E PLANET TRADE MALAYSIA

(SMI SME Tradelink Sdn Bhd)

Declaration of business purposes

The member has applied for a facility in Trade Ringgit. The member states and declares that the purpose of the facility is for business purposes only. The member acknowledges that SMI SME Tradelink Sdn Bhd and its agents and servants have made no representation as to the ability of the member to honour the facility obligations.

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(Chop & Signed by Member)

NAME OF PERSON :

DESIGNATION :

INTERNAL USE ONLY

This application is not valid until approved by an authorised person of E Planet Trade Malaysia (Master Licensee SMI SME Tradelink Sdn Bhd.)

Approved By :

Designation :

Date :

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Account Number:

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