

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you apply and decide to accept the **SME Term Deposit Tawarruq Extra Financing Program (SME TDT Xtra Fin)**. Be sure to read the terms and conditions in the letter of offer. Seek clarification from the Bank if you do not understand any part of this document or the general terms.

BANK ISLAM MALAYSIA BERHAD

[Registration No. 198301002944 (98127-X)]

SME TERM DEPOSIT TAWARRUQ EXTRA FINANCING PROGRAM (SME TDT Xtra Fin)

Date: 23 July 2024

1. WHAT IS THIS PROGRAM ABOUT?

SME TDT Xtra Fin is a SME financing program to finance working capital requirements of Small and Medium Enterprises (SMEs) customers and to be secured against Term Deposit Tawarruq (TDT). The Margin of Financing (MOF) offer for this program is up to 150% of TDT value subject to the Credit Risk Score (CRS) rating. Please refer to item 3 (6) below for details of MOF. The program will encourage customers with substantial deposits to enjoy competitive financing package.

2. WHAT IS THE SHARIAH CONCEPT APPLICABLE?

There are four types of facilities being offered under SME TDT Xtra Fin:

1. Business Financing-i (BF-i)
2. Business Cash Line-i (BCL-i)
3. Multi Trade Facility (MTF)
4. Foreign Exchange Contract-i (FEC-i)

For BF-i and BCL-i,

The Shariah concept used is *Tawarruq*.

A *tawarruq* consist of two sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis.

Tawarruq concept is further described as follows:

- Customer purchases the commodity from the Bank on a *Murabahah* basis at the Bank's Sale Price. In this arrangement, the purchase will be performed by the Bank as the Purchase Agent for the customer. As the Sale Agent for the customer, the Bank shall sell the commodity to a commodity purchaser at a cost price. Proceeds from the transaction will be credited for customer's utilization. The customer is obliged to pay the amount due from the *Murabahah* transaction as per the agreed terms.
- "Commodity" means any commodity acceptable to the Bank e.g. palm oil, plastic resin, rubber, cocoa beans, soybeans, timber, and metal (excluding gold and silver) traded at any commodity trading platform approved by the Bank. The purchase and sale of the commodity are performed based on the mandate of the customer, where the Bank as Purchase Agent and Sale Agent trades the commodity as made available and provided by commodity providers subject to the Bank prevailing policies.

The product structure for **BF-i** is as follows:

No.	Description
1	Customer obtains financing from the Bank and executes <i>Tawarruq</i> transaction documents.
2	Bank buys commodity from Commodity Supplier.

3	Bank sells commodity to customer on <i>Murabahah</i> at Selling Price. In this arrangement, the purchase will be performed by the Bank as the Purchase Agent for the customer.
4	Acting as Sale Agent, Bank sells commodity on behalf of the customer to the Commodity Buyer at cost price.
5	The Bank credits Customer's account with proceeds from the sale of commodity.
6	The Customer settles the amount due to the Bank (from <i>Murabahah</i> sale) by way of agreed payment terms.

The product structure for **BCL-i** is as follows:

No.	Description
1	Customer obtains financing from the Bank and executes <i>Tawarruq</i> transaction documents.
2	Bank buys commodity from Commodity Supplier.
3	Bank sells commodity to customer on <i>Murabahah</i> at Selling Price. In this arrangement, the purchase will be performed by the Bank as the Purchase Agent for the customer.
4	Acting as Sale Agent, Bank sells commodity on behalf of the customer to the Commodity Buyer at cost price.
5	The Bank credits proceeds from the sale of Commodity into a Marginal Account for the Customer to utilize the facility.
6	The Customer utilizes the fund placed in the Marginal Account as and when required via a designated Current Account (CA).
7	The Customer settles the amount due to the Bank (from <i>Murabahah</i> sale) by way of agreed payment terms.

For Multi Trade Facilities, there are multiple products being offered such as Letter of Credit-i (LC-i), Bills of Exchange Purchased-i (BEP-i), Documentary Bills for Collection-i (DC-i), Trade Working Capital Financing-i (TWCF-i), Trade *Tawarruq*-i (TTQ-i), Accepted Bill (AB-i), Bank Guarantee (BG-i) and Shipping Guarantee (SG-i). Customer is advised to refer to the respective Product Disclosure Sheet (PDS) in the Bank's website or contact our staff for the further clarification on the Shariah contract/concept used.

For Foreign Exchange Contract-i (FEC-i)

Bai` al-Sarf and *Wa`d – Bai` al-Sarf* refers to a contract of exchange of money for money of the same or different type. *Wa`d* is a unilateral promise. An expression of commitment given by one party to another to perform certain action(s) in the future. Under this agreement, the Bank is allowed to enter into FX Forward transaction based on unilateral promise i.e. binding only on the promisor.

3. WHAT DO WE GET FROM THIS PROGRAM?

No.	Features	Details
1.	Program Name	SME Term Deposit <i>Tawarruq</i> Extra Financing Program (SME TDT Xtra Fin)
2.	Financing Type	<ul style="list-style-type: none"> ▪ Business Financing-i (BF-i) ▪ Business Cash Line-i (BCL-i) ▪ Multi-Trade Facilities (MTF): (LC-i, BEP-i, DC-i, TWCF-i, TTQ-i, AB-i, BG-i, SG-i) ▪ Foreign Exchange Contract-i (FEC-i)
3.	Currency Type	Ringgit Malaysia (MYR) only
4.	Financing Amount	<p>Sdn Bhd</p> <ul style="list-style-type: none"> ▪ Minimum financing amount: RM100,000.00 ▪ Maximum financing amount: RM5.0 million <p>Sole-Proprietorship/ Partnership/ Professional Services Providers</p>

		<ul style="list-style-type: none"> ▪ Minimum financing amount: RM100,000.00 ▪ Maximum financing amount: RM1.0 million <p>Note :</p> <ol style="list-style-type: none"> 1. Any amount exceeding the said maximum limit will be evaluated as normal credit outside SME TDT Xtra Fin. 2. Financing to Sole-Proprietorship/ Partnership/ Professional Providers only available under Option A of this program.
5.	Financing Purpose	<p><u>Business Financing-i</u></p> <ul style="list-style-type: none"> ▪ Working Capital (Financing of Business Reducing Term Takaful (BRTT), Business Level Term Takaful (BLTT), Agency Fee, Stamp Duty and Solicitor Fees in respect of Facility Agreement). <p><u>Business Cash Line-i</u></p> <ul style="list-style-type: none"> ▪ Working Capital <p><u>Multi Trade Facilities</u></p> <ul style="list-style-type: none"> ▪ LC-i : For Local Purchases / Importation ▪ BEP-i (Domestic & Foreign): For credit facility made available to an exporter or seller/ beneficiary of an export/ local LC as a means to provide the working capital needed for its on-going business ▪ DC-i: To facilitate sellers/exporters in obtaining payment for their sales/exports ▪ TWCF-i : To finance the purchase / importation /sale /exportation of goods against domestic or international trade Letter of Credit-I or Inward Bills for Collection-i or on Open Account basis. ▪ TTQ-i : To finance the purchase / importation of goods against domestic or international trade Letter of Credit-I or Inward Bills for Collection-i or on Open Account basis. ▪ AB-i : To finance domestic purchases or imports and domestic sales or exports ▪ BG-i : For issuance of Financial BG-i / Performance BG-i ▪ SG-i : To guarantee the shipping company for the release of goods to the buyer/importer without the presentation of the original Bill of Lading <p><u>Foreign Exchange Contract-i (FEC-i)</u></p> <ul style="list-style-type: none"> ▪ To hedge against foreign exchange transaction
6.	Margin of Financing (MOF)	<p>Option A 100% of TDT amount (1:1 basis).</p> <p>Option B CRS 1 to CRS 5A : 150% of TDT amount (150% MOF) CRS 5B to CRS 7A : 120% of TDT amount (120% MOF)</p> <p>Note:</p> <ol style="list-style-type: none"> 1. Profit Rate for TDT lien to the Bank should be based on TDT Board Rate only.

		<p>2. Profit of TDT upon maturity of TDT lien should be accrued into the TDT principal amount until the facility has been fully settled. Any withdrawal of TDT profit upon maturity of TDT are NOT allowed.</p> <p>3. MOF of FEC-i is 10% of the total Trade facilities. FEC-i limit is subject to further approval from the Bank on the utilization of the Facility. Customer is advised to consult the Bank prior to utilization of the Facility.</p>																			
7.	Financing Rate	<p>Option A (100% MOF)</p> <table border="1"> <thead> <tr> <th>Facility Type</th> <th>Financing Rate</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Business Financing-i (BF-i)</td> <td><u>CRS1 to CRS5A</u> Minimum of BFR – 1.55% p.a.</td> </tr> <tr> <td><u>CRS5B to CRS7A</u> Minimum of BFR - 1.00% p.a.</td> </tr> <tr> <td><u>CRS7B to CRS8A</u> Minimum of BFR + 0.55% p.a.</td> </tr> <tr> <td rowspan="3">Business Cashline-i (BCL-i)</td> <td><u>CRS1 to CRS5A</u> Minimum of BFR + 0.00% p.a.</td> </tr> <tr> <td><u>CRS5B to CRS7A</u> Minimum of BFR + 0.55% p.a.</td> </tr> <tr> <td><u>CRS7B to CRS8A</u> Minimum of BFR + 1.00% p.a.</td> </tr> <tr> <td rowspan="3">TTQ-i & TWCF-i</td> <td><u>CRS1 to CRS5A</u> Minimum of BFR + 1.00% p.a.</td> </tr> <tr> <td><u>CRS5B to CRS7A</u> Minimum of BFR + 1.50% p.a.</td> </tr> <tr> <td><u>CRS7B to CRS8A</u> Minimum of BFR + 2.00% p.a.</td> </tr> </tbody> </table> <p>Option B CRS 1 to CRS 5A : (150% MOF) CRS 5B to CRS 7A : (120% MOF)</p> <table border="1"> <thead> <tr> <th>Facility Type</th> <th>Financing Rate</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Business Financing-i (BF-i)</td> <td><u>CRS1 to CRS5A</u> Minimum of BFR + 1.50% p.a.</td> </tr> <tr> <td><u>CRS5B to CRS7A</u></td> </tr> </tbody> </table>	Facility Type	Financing Rate	Business Financing-i (BF-i)	<u>CRS1 to CRS5A</u> Minimum of BFR – 1.55% p.a.	<u>CRS5B to CRS7A</u> Minimum of BFR - 1.00% p.a.	<u>CRS7B to CRS8A</u> Minimum of BFR + 0.55% p.a.	Business Cashline-i (BCL-i)	<u>CRS1 to CRS5A</u> Minimum of BFR + 0.00% p.a.	<u>CRS5B to CRS7A</u> Minimum of BFR + 0.55% p.a.	<u>CRS7B to CRS8A</u> Minimum of BFR + 1.00% p.a.	TTQ-i & TWCF-i	<u>CRS1 to CRS5A</u> Minimum of BFR + 1.00% p.a.	<u>CRS5B to CRS7A</u> Minimum of BFR + 1.50% p.a.	<u>CRS7B to CRS8A</u> Minimum of BFR + 2.00% p.a.	Facility Type	Financing Rate	Business Financing-i (BF-i)	<u>CRS1 to CRS5A</u> Minimum of BFR + 1.50% p.a.	<u>CRS5B to CRS7A</u>
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Other Trade Facilities			
	Facility Type	Profit Rate	
	Letter of Credit-i (LC-i)	0.10% of LC-i amount per month. Subject to minimum RM50.	
	Bill of Exchange Purchased-i (BEP-i)	0.10% flat on the bill amount with: Minimum: RM50.00 Maximum: RM500.00 (Domestic) Maximum: RM100.00 (Foreign)	
	Documentary Bills for Collection-i (DC-i)	0.10% flat on the bill amount with: Minimum: RM50.00 Maximum: RM500.00 (Local Currency) Maximum: RM100.00 (Foreign Currency)	
	Accepted Bills-i (AB-i)	AB-i Cost of Funds (COF) + spread (spread is subject to the Bank's approval). Bank Islam's current COF is at 2.60% p.a. (as at 2 August 2021) while spread is 1.5% p.a. (subject to the Bank's approval).	
	Shipping Guarantee-i (SG-i)	0.1% flat on invoice amount or minimum RM100; or 0.5% p.a. on invoice amount or minimum RM50 if SG-i is NOT returned	
	Bank Guarantee-i (BG-i)	Minimum 0.60% - 2.25% p.a. or minimum RM 50	

		<p>FEC-i</p> <table border="1"> <thead> <tr> <th>Facility Type</th> <th>Exchange Rate</th> </tr> </thead> <tbody> <tr> <td>Foreign Exchange Contract-i (FEC-i)</td> <td>As quoted by the Bank during the utilization of the Facility or such other rate as shall be quoted by the Bank from time to time.</td> </tr> </tbody> </table> <p>Note:</p> <ol style="list-style-type: none"> Customer is advised to refer to the respective PDS of the above-mentioned facility which is available at Bank's website or contact our staff for the latest financing profit rate. Base Financing Rate (BFR) as of 5 May 2023 is 6.72% p.a. Kindly refer to Bank's Islam website at https://www.bankislam.com/deposit-financing-rates/ for the latest BFR. 	Facility Type	Exchange Rate	Foreign Exchange Contract-i (FEC-i)	As quoted by the Bank during the utilization of the Facility or such other rate as shall be quoted by the Bank from time to time.
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8.	Financing Tenure	<p><u>Business Financing-i (BF-i)</u></p> <p>Option A & Option B</p> <ul style="list-style-type: none"> Minimum: 1 year Maximum: 5 years (for sole proprietor / partnership / professional services providers) Maximum: Up to 7 years for Sdn Bhd. <p><u>Business Cash Line-i (BCL-i)</u></p> <ul style="list-style-type: none"> 1 year subject to annual review <p><u>Multi Trade Facilities (MTF)</u></p> <ul style="list-style-type: none"> As per the respective Trade products <p>Foreign Exchange Contract-i (FEC-i)</p> <ul style="list-style-type: none"> Up to 6 months / 1 year <p>Note: Subject to credit approval granted by the Bank</p>				
9.	Security	<ol style="list-style-type: none"> 1st or 3rd* Party Term Deposit Tawarruq (must be on Lien) Memorandum of Deposit (MOD) Joint and several guarantee (JSG) by the following individual: <ul style="list-style-type: none"> Directors of the company; Shareholders holding more than thirty percent (30%) of the share capital; Key man/person regardless of the shareholdings and directorship Corporate Guarantor holding more than fifty percent (50%) of the share capital of the Customer Personal Guarantee by the proprietor/partner (sole-proprietor/partnership entity) <p>Note: *The registered individual owner of the TDT must be owner/partner/director of the businesses.</p>				

<p>The sample calculation is illustrated below:</p> <p>Business Financing-i (BF-i) Scenario:</p> <table border="1"> <tr> <td>Financing Amount</td> <td>: RM 3,000,000.00</td> </tr> <tr> <td>Contracted Profit Rate (CPR)</td> <td>: 15% p.a.</td> </tr> <tr> <td>Effective Profit Rate (EPR)</td> <td>: 5.17% p.a.* (BFR-Spread)</td> </tr> <tr> <td>Tenure</td> <td>: 7 years</td> </tr> <tr> <td>Bank's Sale Price @ CPR</td> <td>: RM 4,862,782.84</td> </tr> <tr> <td>Monthly instalment</td> <td>RM 42,641.78</td> </tr> </table>		Financing Amount	: RM 3,000,000.00	Contracted Profit Rate (CPR)	: 15% p.a.	Effective Profit Rate (EPR)	: 5.17% p.a.* (BFR-Spread)	Tenure	: 7 years	Bank's Sale Price @ CPR	: RM 4,862,782.84	Monthly instalment	RM 42,641.78	<p>Business Cash Line-i (BCL-i) Scenario:</p> <p>Financing Amount : RM 3,000,000.00</p> <p>Contracted Profit Rate (CPR) : 15% p.a.</p> <p>Effective Profit Rate (EPR) : 7.72% p.a.* (BFR + Spread)</p> <p>Tenure : 1 year</p> <p>Bank's Sale Price @ CPR : RM 3,450,000.00</p>
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<p>*Base Financing Rate (BFR) is assumed at 6.72% p.a. while spread is at -1.55% p.a. (BF-i) and 1.00% p.a. (BCL-i) [BFR (as at 5 May 2023) is 6.72% p.a. Kindly refer to Bank Islam's website at https://www.bankislam.com/deposit-financing-rates/ for the latest BFR.]</p>														
<p>Formula on calculation of profit:</p> $\frac{\pi = P \times r \times t}{N}$	<p>π = Profit</p> <p>P = Principal amount</p> <p>r = Effective rate</p> <p>t = Number of days</p> <p>N = Total number of days in a year</p>													

Note: The above example is only for illustration purpose, and it may not show the actual financing obligation of each BF-i and BCL-i

4. WHAT ARE MY OBLIGATIONS?

Business Financing-i (BF-i)

- You are obliged to pay the instalments (monthly, quarterly, half-yearly or yearly) as approved by the Bank.

Example of variable rates BF-I (based on question 3 above):

- Your monthly instalment is **RM 42,641.78** on assumption that BFR does not change)
- Total payment amount at the end of 7 years is **RM 3,581,909.52**
- If applicable, Ibra' (rebate) will be granted to the customer if there is a difference between Contracted Profit Rate (CPR) and the Bank's Effective Profit Rate.

Important: Your monthly instalment and total payment will vary if the BFR changes.

For example:

Profit Rate	Today (BFR = 6.72% p.a)	If BFR goes up 1%	If BFR goes up 2%
Monthly instalment	RM 42,641.78	RM 46,341.24	RM 47,842.02
Total profit at the end of 7 years	RM581,909.52	RM892,664.16	RM1,018,729.68

Total payment amount at the end of 7 years	RM3,581,909.52	RM3,892,664.16	RM4,018,729.68
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Business Cash Line-i (BCL-i)

- On monthly basis, you are required to pay the Bank's Profit based on the utilisation amount which is computed based on prevailing Bank's Effective Profit Rate, which will not exceed the Contracted Profit Rate (CPR).
- The difference sum between the total Bank's Sale Price and the actual amount charged to the Customer (based on Effective Rate) are to be treated as Ibra' (rebate).
- Upon maturity of the facility, the Customer is required to make a full settlement for the outstanding profit payment and principal portion of the Bank's Sale Price.

Multi Trade Facilities

As per the respective Trade products

5. WHAT ARE THE FEES AND CHARGES THAT WE HAVE TO PAY?

Stamp Duty	As per Stamp Duty Act 1949 (Revised 1989)
Legal fee	Legal fee & disbursement including solicitors fee for preparing financing documentation, registration of charge, land search and bankruptcy search (where applicable).
Processing fee	Exempted
Tawarruq Agency fee	RM50.00 for every Tawarruq transaction. (Only applicable to tawarruq based on the facility)
Takaful contribution (Optional)	As per the contribution amount required by the Takaful operators to cover the whole outstanding financing amount in the event of death or total permanent disability (TPD) of the customer.
Cancellation of the facility	You are to pay the Bank all costs (if any) for the preparation and registration of securities documents that has been incurred by the Bank in connection with the facility including all expenses incurred during the claim process.

6. WHAT IF WE FAIL TO FULFILL OUR OBLIGATIONS?

Should you fail to fulfill your obligation in a timely manner, the following shall apply: -

- Event of Default:**
 - the Bank may by written notice to you, demand for immediate payment of amount overdue from you and/ or the guarantor.
 - the Bank has the right to set off your deposit or any other account(s) maintained with the Bank towards settlement of overdue payment under these facilities granted by the Bank.
 - the Bank has the right to take legal action against you if you fail to response to the reminder and/or demand notices. The Bank shall exercise its right on any security pledged with the Bank and you are to bear all the costs involved. You are also responsible to settle any shortfall. Legal action against you may affect your credit rating leading to any future credit assessment being more difficult or expensive to you, and;
 - Cross default of other facilities with the Bank may be triggered.

Late Payment

The Bank shall impose *Ta'widh* (compensation) against you as follows:

a) Before maturity of the facility

A sum equivalent to one per centum (1%) per annum on overdue instalment(s) until date of full payment.

b) After maturity of the facility

A sum equivalent to the prevailing daily overnight Islamic Interbank Money Market Rate (IIMM) on outstanding balance i.e., outstanding Sale Price less Ibra' (rebate) (if any).

c) Post judgment debt

A sum equivalent to the prevailing daily overnight Islamic Interbank Money Market Rate on basic judgment sum calculated from judgment date until date of full payment.

Note: The imposition of Ta'widh shall be in such manner as approved by Bank Negara Malaysia (BNM) from time to time.

7. WHAT IF WE FULLY SETTLE THE FINANCING BEFORE ITS MATURITY?

- Ibra' (rebate) will be given to you an early settlement or early redemption of the facility.

Ibra' (rebate) Formula:

$$\text{Ibra' / Rebate on early settlement} = \text{Deferred Profit}$$

Note:

- Deferred Profit = Total Contracted Profit – Accrued Profit.
- Total Contracted Profit = Sale Price – Purchase Price (or Financing Amount).
- Accrued Profit is calculated based on effective profit rate of the outstanding Purchase Price (or Financing Amount) being disbursed (or utilized).
- The Bank does not impose a lock-in period for this facility and there is no fee imposed for early settlement before maturity.

8. DO WE NEED TO TAKE UP TAKAFUL?

It is optional, however you or your supplier is advised to subscribe to any appropriate Takaful protection.

9. DO WE NEED A GUARANTOR OR COLLATERAL?

Collateral required for this programme is as follows

- 1st or 3rd Party Term Deposit Tawarruq (must be on Lien)
- Memorandum of Deposit (MOD)
- Joint and several guarantee (JSG) by the following individual:
 - Directors of the company;
 - Shareholders holding more than thirty percent (30%) of the share capital;
 - Key man/person regardless of the shareholdings and directorship
- Corporate Guarantor holding more than fifty percent (50%) of the share capital of the Customer
- Personal Guarantee by the proprietor/partner (sole-proprietor/partnership entity)

Note: *The registered individual owner of the TDT must be owner/partner/director of the businesses.

10. WHAT ARE THE MAJOR RISKS?

- The Bank's Effective Profit rates offered may fluctuate during the tenure of the financing for facility with variable rate. An increase in base financing rate may result in higher monthly payment. However, the Bank's Effective Profit rate should not exceed the Contracted Profit Rate (CPR).
- In the event of default, the pledged Term Deposit Tawarruq (TDT) will be liquidated to settle the financing balance.

11. WHAT DO WE NEED TO DO IF THERE ARE CHANGES TO OUR CONTACT DETAILS?

It is important for you to immediately inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

12. WHERE CAN WE GET ASSISTANCE AND REDRESS?

- If you have difficulties in servicing the payments, you should contact us earliest possible to discuss the payment options. You may contact us at:

SME Banking

Bank Islam Malaysia Berhad

29th Floor, Menara Bank Islam

No 22, Jalan Perak,

50450 Kuala Lumpur

Relationship Manager: (to be filled by our RM's)

Email: sme-assist@bankislam.com.my.

- If you wish to complaint on the products or services provided by us, you may contact us at:

Contact Centre & Customer Care

Bank Islam Malaysia Berhad

17th Floor, Menara Bank Islam

No 22, Jalan Perak,

50450 Kuala Lumpur

Tel: 03-26 900 900

Email: customercare@bankislam.com.my

- For SME, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services and money management, credit counseling, financial education and debt restructuring. You can contact AKPK at:

Agensi Kaunseling dan Pengurusan Kredit (AKPK)

Level 5 and 6,

Menara Bumiputra Commerce

Jalan Raja Laut

50350 Kuala Lumpur

Tel: 603 -2616 7766

Fax: 603 -2616 7601

Website: <https://www.akpk.org.my/>

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia,

Jalan Dato' Onn,

50480 Kuala Lumpur.

Tel: 1-300-88-5465

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

13. WHERE CAN WE GET FURTHER INFORMATION?

- Should you require additional information about the program, please refer to our branches or contact:

Contact Centre & Customer Care

Bank Islam Malaysia Berhad

17th Floor, Menara Bank Islam,

No. 22, Jalan Perak,

50450 Kuala Lumpur.

Tel: 03-26 900 900

Email: contactcenter@bankislam.com.my

Website: www.bankislam.com

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS OF YOUR FACILITY.

The information provided in this Product Disclosure Sheet is valid as at 23 July 2024

Acknowledge Receipt by Customer

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Name:

I/C Number:

Date: