

## PRODUCT DISCLOSURE SHEET (Islamic Mortgage)

### 1. What is this product about?

- The product is an Islamic property financing facility offered to either completed or underconstruction property. This facility is secured against residential or commercial properties. Nonetheless, additional security such as term deposits, guarantors, etc. may be requested depending on the credit assessment.
- The facility may be for the following purposes:-
  - Financing purchase of residential or commercial properties in Malaysia;
  - Financing purchase of residential properties in London, United Kingdom;
  - Refinancing of an existing mortgage financing from another financial institution (eg redemption sum/balance outstanding plus top up facility) in Malaysia;
  - Remortgage of a property free from encumbrances/debt in Malaysia;
  - Additional Financing or top up facility for existing Maybank mortgage financing customers who seek extra facility for working capital, investment, education, renovation, etc.
- Typically, the maximum financing/facility amount is slightly less than the value of the property charged and in the case of financing new purchases, the difference between the financing amount and the purchase price (or the open market value (OMV), whichever is lower) is to be paid by the customer first before the financing amount is released e.g.

<i>Property Purchase Price</i>	: RM200, 000
<i>Financing Amount</i>	: RM180, 000 (90% of the property/purchase price)
<i>Amount to be Paid by Customer</i>	: RM20, 000 (10% of the property/purchase price)

Additional facility is available for capitalization of related expenses e.g. Mortgage Reducing Term Takaful (MRTT) contribution, legal fees and stamp duty pertaining to the financing documentation, etc, subject to credit assessment and terms and conditions.

- The profit rate charged may be fixed, floating or combination of fixed and floating, single or multiple profit rates. Floating rate is typically based on the Islamic Base Rate (IBR) plus profit spread e.g. IBR+1.35% and the effective rate will vary in accordance to the periodical changes in the IBR.
- For Islamic financing scheme which is based on Sale-based contract, the profit rate used for computation of the Bank's Sale Price is determined upfront i.e IBR + 7.65% or 10.00% whichever is higher during the offer and acceptance of financing. This Sale Price Rate or known as Ceiling Profit Rate (CPR) provides the customers with maximum capping for the total amount of financing payment regardless of periodical changes in the IBR.
- Financing payment is typically in the form of monthly installment (calculated based on the prevailing Effective Profit Rate, financing tenure and balance outstanding). For financing under floating rates, the installment amount will be charged using the Effective Profit Rate, in accordance to the IBR movement, but will not exceed the Sale Price (if applicable). Any difference between the Ceiling Profit Rate (Sale Price Rate) and Effective Profit Rate (i.e. actual cost charged to the customer) will be rebated or discounted upon full /early
- For financing pegged to IBR, installment amount will be reviewed on quarterly basis as set out in table below to account for changes in the IBR and financing balance to ensure timely settlement of the facility.

Date of Review of Installment Amount	Date Notice Issued to Affected Customers	Effective Date of New Installment
15th March	15th March	1st April
15th June	15th June	1st July
15th September	15th September	1st October
15th December	15th December	1st January

The installment amount will only be reviewed on quarterly basis as scheduled even though there is a change in the Overnight Policy Rate (OPR) or IBR in between the review period.

- The installment amount will commence upon full\* disbursement of financing as tabled below:-

Date of Full Disbursement of Financing	Date of Commencement of Installment Amount	Eg: Date of Full Disbursement of Financing	Eg: Date of Commencement of Installment Amount
1st - 10th of Month	1st of following month	3rd April 2017	1st May 2017
11th of Month Onwards	1st of next following month	15th April 2017	1st June 2017

\* For residential properties under construction, a financing shall be considered as fully disbursed and the installment amount to commence once the progressive claim reaches 97.5% of the Sales and Purchase Agreement (SPA) price.

- Pending full disbursement of financing and/or commencement of the installment amount (eg in the case of financing purchase of properties under construction from developers where the financing amount is released progressively against the progressive claims issued by developers, or in the case of sub-sale where the financing is partially released in order to redeem property title from the current mortgagee), any monthly profit charged on month end must be serviced by month end and be paid in full before the commencement of the installment amount.

The following is an illustration of how the profit is charged:-

<i>Financing Amount</i>	: RM500,000
<i>Financing Amount Disbursed</i>	: 20% of total financing amount/partial financing disbursement (ie RM100,000).
<i>Profit Rate</i>	: IBR+1.35% (3.00%+1.35%=4.35%).
<i>Monthly Progressive Profit</i>	: RM100,000 X 4.35% X 31 / 365 days = RM369.45
<i>Assumption</i>	: a) IBR = 3.00%, b) number of days in months (31/30/29/28)

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### 2. What is the Shariah contract applicable?

Commodity Murabahah (cost plus profit).

Commodity Murabahah refers to an arrangement that involves sale (with disclosed cost and profit) of commodities to purchaser on a deferred payment basis and subsequent sale of the commodities to a third party to obtain cash.

For Commodity Murabahah trading purposes, the Bank shall at all times be your non-exclusive agent to undertake the required Commodity Murabahah transactions related to the Facility

### 3. What do I get from this product?

<b>Principal Financing Amount</b>	<ul style="list-style-type: none"> <li>Up to 90%** (for 1st and 2nd house financing)</li> <li>Up to 70%** (for 3rd house financing onwards)</li> </ul> <p>** of the SPA price or OMV, whichever lower</p>
<b>Capitalisation of Related Expenses</b>	<p>Up to 5%. Expense that can be capitalized include:-</p> <ul style="list-style-type: none"> <li>MRTT premium, legal fees and stamp duty for financing documents, property valuation fee, wasiat writing (for the 1st and 2nd house financing)</li> <li>MRTT premium only (for 3rd house financing onwards)</li> </ul>
<b>Profit Rate</b>	Competitive pricing pegged to the IBR
<b>Financing Tenure (years)</b>	<ul style="list-style-type: none"> <li>Up to 35 years for financing purchase of residential properties</li> <li>Up to 10 years for personal consumption.</li> </ul>

### 4. What are my obligations?

- Servicing the monthly progressive profit pending full financing disbursement.
- Servicing the monthly installment amount (due 1<sup>st</sup> of each month) upon full financing disbursement or expiry of grace period.
- Servicing profit portion only up to 5 years, and thereafter servicing the monthly installment (Completed properties and properties and properties under construction)

#### IMPORTANT NOTE:

Your monthly instalment and total payment amount will vary if the IBR changes but will not exceed the Sale Price (for Commodity Murabahah only).

Profit Rate	Current Rate	Current Rate + 1%	Current Rate + 2%
<b>Monthly Installment Amount (RM) <sup>1</sup></b>	3,396	3,693	4,004
<b>Total Profit Payable<sup>2</sup></b>	308,244	387,554	470,058
<b>Total Payment<sup>3</sup></b>	849,494	928,804	1,011,308
<b>Effective Profit Rate<sup>4</sup></b>	4.40%	5.40%	6.40%

**Note:** The above calculated based on assumption:-

- Financing disbursement for a financing of 90% MOF for instance will be disbursed as follows:-

#### 2 Years Construction Period

Release Month	Percentage Released
0	10%
4	15%
8	10%
12	10%
16	10%
20	15%
24	20%
<b>Total</b>	<b>90%</b>

#### 3 Years Construction Period

Release Month	Percentage Released
0	10%
6	15%
12	10%
18	10%
24	10%
30	15%
36	20%
<b>Total</b>	<b>90%</b>

- All above are estimation are calculated based on **Effective Profit Rate**, NOT the Ceiling Profit Rate
- <sup>1</sup>Average Installment Amount if Multiple Profit Rate Financing
- <sup>2</sup>Including GPP (during progressive release, reflected in BICC period) and POC (Profit on cost)
- <sup>3</sup>Including the monthly instalment (upon full release) and GPP payment (during progressive release, reflected in BICC period)
- <sup>4</sup>Computed based on immediate full financing release and installment commencement, progressive release does not accounted for.
- The installment amount and the total amount payable may vary accordingly with the changes in IBR

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### 5. What is Islamic Base Rate?

Islamic Base Rate (IBR) is in accordance to the new Reference Rate Framework introduced by Bank Negara Malaysia and it replaces the Base Financing Rate (BFR) as the pricing for retail Islamic financing effective 2nd January 2015. Under this new framework, banks will use funding costs only as its benchmark to quote their base rate. Maybank Islamic's IBR is computed based on its average cost of funds. The IBR will not only be adjusted when there are changes in monetary policy e.g. Overnight Policy Rate (OPR) but also changes in the funding conditions e.g. movement in Kuala Lumpur Interbank Offered Rate (KLIBOR).

### 6. Historical benchmark Cost Of Fund (COF) for the last 2 years

Please refer to [www.maybank2u.com.my](http://www.maybank2u.com.my) (under Home> Rates> Base Lending Rates & Indicative Effective House Financing Rate) for the latest historical data.

### 7. What are the fees and charges I have to pay?

● <b>Stamp Duties</b>	<b>As per the Stamp Duty Act 1949 (Revised 1989)</b> <u>Documents</u> <u>Amount</u> • Letter of Offer                      : RM10.00 each • Principal Document*                : RM5.00 for every RM1,000 • Security Document                 : RM10.00 each *20% stamp duty remission for Principal Document based on Shariah principles
● <b>Legal &amp; Disbursement Fees</b>	Include solicitors fees for financing documentation, registration of charge, land search, bankruptcy search, taxes and any other charges charged by solicitors.
● <b>Processing Fee</b>	RM50 to RM200 depending on financing amount applied for. This charge is one time fee only.
● <b>Excess Payment Withdrawal</b>	RM25 per successful withdrawal from financing account.
● <b>Letter for EPF Withdrawal</b>	RM 10 per request
● <b>Redemption Letter</b>	RM 50 per request
● <b>Cancellation Fee</b>	a) RM930 for cancellation prior to instruction to solicitors for preparation of security documents. b) RM1,100 for cancellation once instruction for preparation of security documents has been issued.
● <b>Transaction/Brokerage Fee</b>	Waived (Applicable only for Commodity Murabahah products only)
<b>Note:</b> Fees and charges will be subject to the Goods and Services Tax (GST) w.e.f 01 April 2015.	

### 8. What if I fail to fulfill my obligations?

Should you fail to fulfill your obligation, the Bank is entitled to:

● <b>Late Payment Charges</b>	a) <u>Overdue Instalment or Scheduled Payment</u> : 1% p.a. on the installment amount in arrears from the date of the first drawdown of the Facility until its Maturity Date; <b>or</b> b) <u>Upon Maturity Date of the Facility or upon judgment, whichever is earlier:</u> Prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on the outstanding balance due and payable <b>Note:</b> <i>The Late Payment Charges charged shall not be further compounded</i>
● <b>Default Rate</b>	In the event of default (non-payment) on three (3) consecutive payments of profit pending the commencement of installment or during the payment of monthly installment, the Bank shall be entitled to convert the prescribed rate to IBR+ 6.15% per annum calculated on daily balance basis, or such other rate as the Bank may prescribe from time to time subject always to the Sale Price (where applicable).
● <b>Right to Set-Off</b>	The Bank has the right to set-off any credit balance in your deposit account(s) maintained with the Bank against any outstanding balance.
● <b>Right to Commence Recovery or Legal Action</b>	Legal action will be taken if you fail to respond to reminder notices. Your property may be subjected to foreclosure and you will have to bear all costs. The Bank have a right to commence recovery activities (including engaging third party debt collection agencies), foreclosure and bankruptcy proceedings <b>Note:</b> <i>Legal action against you may affect your credit rating leading to credit being more difficult or expensive.</i>
● <b>Right to Review and Terminate the Facility</b>	The Banks retains an absolute right to review and terminate the facility granted to you in the event there is any indication the property is being used for non-shariah compliant activities or upon occurrence of any other events of default as agreed in terms and conditions of the facility.

#### IMPORTANT NOTE:

THE BANK HAS THE RIGHT TO PROCEED WITH LEGAL ACTION AND FORECLOSURE OF YOUR HOME FINANCED BY THE BANK SHOULD YOU FAIL TO PAY YOUR MONTHLY INSTALLMENT PROMPTLY

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### 9. What if I fully settle the financing before its maturity?

- No Early Settlement Fee will be charged.
- You will need to pay the outstanding balance, current monthly profit and any amount due and payable to the Bank.
- For Islamic Property Financing under Commodity Murabahah contract, the Bank shall grant rebate (Ibra') to the Customer on, but not limited to, the following events :-

- The Customer makes early settlement or early redemption, including those arising from prepayments;
- In the event of early commencement of Monthly Installment prior to the expiry of grace profit period (for under construction);
- In the event the Effective Profit Rate is lower than the Ceiling Profit Rate; and
- In the event the actual disbursed amount is less than the Facility Amount

For avoidance of doubt, it is hereby acknowledged and agreed that the rebates referred to herein shall not be construed in any manner whatsoever as cash rebate payable to the Customer, but shall be reflected as a reduction in the profit element of the installments of the Facility. The rebate shall only be deemed granted upon receipt of the settlement/redemption sum as determined by the Bank based on the following formula:

Outstanding Bank's Sale Price	<b>LESS</b>	Outstanding Purchase Price	<b>LESS</b>	Other Amount Due to the Bank
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For further illustration of Rebate for Variable Rate Financing on Sale Based Financing, please refer [www.maybank2u.com.my](http://www.maybank2u.com.my) website.

### 10. Do I need any insurance/takaful coverage?

The following Takaful policies are recommended to be taken from our panel of Takaful providers or other takaful companies of your choice approved by the Bank:-

Compulsory / recommended :-	
• <b>Mortgage Reducing Term Takaful (MRTT)</b>	The advantages of this plan is to help customers in the balance of financing in the event of Death or Permanent Disability.
• <b>Fire Takaful or Home Building Takaful (HBT)</b>	The advantage of this plan is to protect residential premises which is pledged to the Bank as a collateral in case of fire.
Optional :-	
• <b>Home content takaful</b>	The advantage of this plan is to protect assets such as small householder electrical appliances, furniture and others.

**Note:**

In the circumstances where the Takaful products are not been opt; you may take other insurance product comparable to the above Takaful products separately and the Bank will NOT finance the cost of insurance products into your financing facility.

### 11. Do I need to provide guarantor?

On case to case basis depending on your credit assessment by the Bank, you may be required to provide a guarantor.

### 12. Can I suggest a lawyer to the Bank who is not listed on the Bank's panel lawyer?

Not recommended because the selected legal firm may not be familiar with the documentation requirements by the Bank and any difficulties in the preparation of documentation will cause delays in release of funding.

### 13. Will my information be disclosed to third party?

Please refer section 5 (Other Details) and section 8 (Declaration) of the financing application.

### 14. What are the major risks?

If your financing is under Variable Rate Financing (VRF), the number of your monthly installments and instalment amount may change or increase from the prescribed number of installments in the Letter of Offer according to changes to the reference rate (e.g. movement of IBR). In circumstances where IBR continue to increase, the number of monthly installments and the installment amount may increase (\*Except for Commodity Murabahah Contract, the total amount to be collected shall not exceed the Sale Price amount).

If you have problem meeting your financing obligations, please call us early to discuss on the payment alternatives. Any reduction of the installment amount resulting in delay in settlement shall be treated as rescheduling of the facility and reflected in your CCRIS record accordingly.

### 15. Can I opt for physical delivery of the commodity, instead? What about the cost involved?

You may opt for physical delivery of the commodity subject to the Bank's terms and conditions. All costs associated with your instruction for physical delivery of the commodity, shall be borne by you.

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### 16. What do I need to do if there are changes to my contact details?

It is important that you inform us of change in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may inform us in writing or reach us via one of the following channels: M2U or Home branch.

### 17. Where can I get assistance and redress?

- If you have difficulties in making payments, you should contact our home branch earliest possible to discuss payment alternatives. You may contact us at:-
- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt/financing restructuring for individuals. You can contact AKPK at:  
Tingkat 8, Maju Junction Mail  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel: 1-800-22-2575  
[Email: enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)
- If you wish to complaint on the products or services provided by us, you may contact us at:  
Customer Feedback Management  
Level 28, Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Hunting Line: 03-20748075  
[Email: cfm@maybank.com.my](mailto:cfm@maybank.com.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: 03-21741515  
[Email: bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

### 18. Where can I get further information?

Should you require additional information on Islamic mortgage financing, please refer to the bankinginfo booklet on 'House Financing-i', available at all our branches and the 'www.bankinginfo.com.my' website. For further information on other home financing products, you may visit our Maybank or Maybank Islamic website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or [www.maybankislamic.com.my](http://www.maybankislamic.com.my) respectively.

### 19. Other Home financing packages available

1. Foreign Currency Offshore Property Financing-i (in GBP currency for purchase of London property)
2. My First Home Scheme-i
3. PR1MA-i
4. Skim Jaminan Kredit Perumahan-i

### 20. Other Information

1. In the event the financing tenure extends into retirement, it is importance that applicant(s) of having a plan on how to service the payment after applicant's retirement age.
2. The information provided in this disclosure sheet is valid 2 weeks from the date as stated above.

### 21. Disclaimer

The terms and conditions indicated in this Product Disclosure Sheet are tentative/indicative and not binding on the Bank. The final terms and conditions are as stipulated the Letter of Offer and Facility Agreement after credit assessment and financing approval.

## HELAIAN MAKLUMAT PRODUK

### (Pembiayaan Hartanah berlandaskan prinsip Syariah)

#### 1. Apakah produk ini?

- Produk ini adalah kemudahan pembiayaan hartanah berlandaskan Syariah yang ditawarkan untuk harta kediaman samada telah siap dibina atau masih dalam pembinaan. Kemudahan ini adalah dicagangkan ke atas hartanah kediaman atau komersial. Walau bagaimanapun, jaminan tambahan seperti simpanan tetap berjangka, penjamin dan lain-lain mungkin diminta berdasarkan kepada penilaian kredit.
- Kemudahan yang berkenaan adalah bagi maksud yang berikut:-
  - Pembiayaan pembelian hartanah kediaman atau komersial di Malaysia;
  - Pembiayaan pembelian hartanah di London, United Kingdom;
  - Pembiayaan semula pembiayaan gadai janji sedia ada daripada institusi kewangan yang lain (misalnya penebusan jumlah / baki belum jelas dan kemudahan penambahan) di Malaysia;
  - Pembiayaan semula gadai janji dari harta yang bebas daripada bebanan / hutang di Malaysia;
  - Pembiayaan atau kemudahan penambahan untuk pelanggan-pelanggan Maybank gadai janji yang sedia ada untuk mendapatkan kemudahan tambahan bagi modal kerja, pelaburan, pendidikan, pengubahsuaian, dan lain-lain;
- Biasanya, jumlah maksimum pembiayaan / kemudahan adalah kurang sedikit daripada nilai harta dicagangkan dan bagi kes pembiayaan pembelian baru, perbezaan antara jumlah pembiayaan dan harga pembelian (atau nilai pasaran terbuka, yang mana lebih rendah) perlu dibayar oleh pelanggan terlebih dahulu sebelum jumlah pembiayaan dikeluarkan contohnya:-

Harga Pembelian hartanah	RM200, 000	
Jumlah Pembiayaan	RM180, 000	(90% daripada harga hartanah)
Amaun Dibayar oleh Pelanggan	RM20, 000	(10% daripada harga hartanah)

Kemudahan tambahan disediakan untuk pembiayaan perbelanjaan berkaitan seperti sumbangan Takaful Pengurangan Gadai Janji (MRTT), yuran guaman dan duti setem yang berkaitan dengan dokumentasi pembiayaan, dan lain-lain, tertakluk kepada penilaian kredit, terma-terma dan syarat-syarat.

- Kadar Keuntungan yang dikenakan mungkin Kadar Tetap, Berubah-ubah/Terapung atau gabungan Kadar Keuntungan Tetap dan Terapung, Tunggal atau Berbilang. Kadar Berubah-ubah/Terapung biasanya berdasarkan Kadar Asas Islamik (KAI) ditambah dengan margin keuntungan (contohnya KAI + 1.35%). Kadar efektif akan berbeza-beza mengikut perubahan berkala di dalam Kadar Asas Islamik (KAI).
- Untuk pembiayaan berlandaskan Syariah yang menggunakan kontrak Jual Beli, Kadar Keuntungan yang digunakan untuk menetapkan Harga Jualan Bank ditentukan semasa tawaran dan penerimaan pembiayaan iaitu pada kadar KAI + 7.65% atau 10.00% yang mana lebih tinggi. Kadar Harga Jualan ini yang juga dikenali sebagai Kadar Keuntungan Siling menyediakan pelanggan dengan kadar had tertinggi bagi jumlah bayaran pembiayaan tanpa mengambil kira perubahan berkala pada Kadar Asas Islamik (KAI).
- Pembayaran pembiayaan biasanya dalam bentuk ansuran bulanan (dikira berdasarkan Kadar Efektif Keuntungan semasa, tempoh pembiayaan dan baki terkumpul). Bagi pembiayaan di bawah Kadar Berubah-ubah/Terapung, amaun ansuran akan dicaj menggunakan Kadar Efektif Keuntungan bergantung kepada perubahan dalam Kadar Asas Islamik (KAI), tetapi tidak akan melebihi Harga Jualan. Sebarang perbezaan di antara Kadar Keuntungan Siling (Kadar Harga Jualan) dan Kadar Efektif (kos sebenar yang dikenakan kepada pelanggan) akan direbat atau diberi diskaun semasa penyelesaian penuh atau penyelesaian awal.
- Bagi pembiayaan berjangka yang bersandarkan kepada KAI, jumlah ansuran akan dikaji semula pada setiap suku tahun seperti jadual dibawah untuk mengambilkira perubahan dalam KAI bagi memastikan pembiayaan diselesaikan dalam tempoh yang ditetapkan.

Tarikh Ansuran Dikaji Semula	Tarikh Notis Dikeluarkan Kepada Pelanggan Terlibat	Tarikh Kuatkuasa Ansuran Baru
15 Mac	15 Mac	1 April
15-Jun	15-Jun	1 Julai
15-Sep	15-Sep	1 Oktober
15 Disember	15 Disember	1 Januari

Jumlah ansuran akan dikaji semula pada setiap suku tahun seperti yang dijadualkan walaupun terdapat perubahan dalam Kadar Dasar Semalaman atau KAI berlaku diantara tempoh kaji semula.

- Jumlah ansuran bulanan akan bermula sebaik sahaja jumlah pembiayaan dikeluarkan sepenuhnya\* seperti jadual di bawah: -

Tarikh Pembiayaan Dikeluarkan Sepenuhnya	Tarikh Kuatkuasa Ansuran Bulanan	Contoh: Tarikh Pembiayaan Dikeluarkan Sepenuhnya	Contoh: Tarikh Kuatkuasa Ansuran Bulanan
1- 10 haribulan	1 haribulan bulan depan	3 April 2017	1 Mei 2017
11 haribulan & berikutnya	1 haribulan bulan seberikutnya	15 April 2017	1 Jun 2017

\* Bagi hartanah kediaman yang masih dalam pembinaan, kemudahan pembiayaan adalah dianggap sebagai dikeluarkan sepenuhnya apabila tuntutan progresif mencapai 97.5% daripada harga Perjanjian Jual Beli (SPA).

- Sementara menunggu kemudahan pembiayaan dikeluarkan sepenuhnya (contohnya seperti dalam kes pembiayaan pembelian hartanah yang masih dalam pembinaan oleh pemaju di mana jumlah pembiayaan yang dikeluarkan secara progresif mengikut tuntutan progresif yang dikeluarkan oleh pemaju, atau seperti kes jualan semula di mana sebahagian pembiayaan dikeluarkan untuk menebus hak milik daripada pemegang gadai janji semasa), sebarang keuntungan bulanan yang dicajkan pada akhir bulan perlu dibayar pada hujung bulan dan perlu dibayar sepenuhnya sebelum berkuatkuasanya ansuran bulanan.

Berikut adalah huraian tentang caj keuntungan yang dikenakan:

Jumlah Pembiayaan	: RM500,000
Pembiayaan di dikeluarkan	: 20% sudah dikeluarkan (RM100,000),
Keuntungan	: $IBR + 1.35\%$ ( $3.00\% + 1.35\% = 4.35\%$ ).
Keuntungan bulanan progressif	: $RM100,000 \times 4.35\% \times 31 / 365 \text{ hari} = RM369.45$
Andaian	: a) KAI = 3.00%, b) Jumlah hari dalam sebulan (31/30/29/28)

## HELAIAN MAKLUMAT PRODUK

### 2. Apakah kontrak Syariah yang digunakan?

Komoditi Murabahah (harga kos dan margin keuntungan)

Ini adalah kontrak jual beli antara Bank dan anda di mana komoditi yang berlandaskan Syariah akan dikenal pasti dan digunakan sebagai aset perantaraan untuk transaksi jual beli antara anda dan Bank untuk menyediakan dana pembiayaan.

Untuk tujuan transaksi Komoditi Murabahah, Bank akan menjadi ejen tidak eksklusif anda pada setiap masa bagi menjalankan transaksi Murabahah Komoditi yang diperlukan berkaitan dengan kemudahan pembiayaan anda.

### 3. Apakah yang akan saya dapat daripada produk ini?

<b>Jumlah Pembiayaan Prinsipal</b>	<ul style="list-style-type: none"> <li>Sehingga 90%** (bagi kemudahan pertama dan kedua pembiayaan perumahan)</li> <li>Sehingga 70%** (bagi kemudahan pembiayaan perumahan ketiga dan seterusnya)</li> </ul> <p>** daripada harga SPA atau nilai pasaran semasa, yang mana lebih rendah</p>
<b>Pembiayaan Perbelanjaan Kaitan</b>	<p>Sehingga 5%. Perbelanjaan berkaitan yang boleh di biaya termasuk:-</p> <ul style="list-style-type: none"> <li>Sumbangan MRTT, yuran guaman dan duti setem yang berkaitan dengan dokumentasi pembiayaan, yuran penilaian hartanah, penulisan wasiat (tertakluk kepada kemudahan pertama dan kedua pembiayaan perumahan)</li> <li>Sumbangan MRTT (bagi kemudahan pembiayaan perumahan ketiga dan seterusnya)</li> </ul>
<b>Kadar Keuntungan</b>	kadar Keuntungan yang kompetitif berdasarkan Kadar Asas Islamik
<b>Tempoh Pembiayaan</b>	<ul style="list-style-type: none"> <li>Sehingga 35 tahun untuk kemudahan pembelian perumahan</li> <li>Sehingga 10 tahun bagi pembiayaan peribadi.</li> </ul>

### 4. Apakah tanggungjawab saya?

- Membayar keuntungan progresif bulanan sementara selesai pengeluaran penuh.
- Membayar jumlah ansuran bulanan (pada 1hb setiap bulan) setelah pengeluaran penuh atau semasa berakhirnya tempoh keuntungan tangguh.
- Pembayaran Kadar Keuntungan sehingga 5 tahun & seterusnya ansuran bulanan (rumah yang telah siap & yang masih dalam pembinaan)

#### NOTA PENTING:

Ansuran bulanan dan jumlah amaun pembayaran anda akan berubah jika KAI berubah, tetapi tidak akan melebihi Harga Jualan (untuk Komoditi Murabahah sahaja).

Kadar Keuntungan	Kadar Semasa	Kadar Semasa + 1%	Kadar Semasa + 2%
Jumlah Ansuran Bulanan <sup>1</sup>	3,396	3,693	4,004
Jumlah Keuntungan Perlu Dibayar <sup>2</sup>	308,244	387,554	470,058
Jumlah Bayaran <sup>3</sup>	849,494	928,804	1,011,308
Kadar Keuntungan Semasa <sup>4</sup>	4.40%	5.40%	6.40%

#### Pengiraan diatas dikira berdasarkan andaian:-

- Pembayaran pinjaman bagi pinjaman 90% margin pembiayaan, jika akan dibayar seperti berikut:-

##### 2 tahun tempoh pembinaan

Bulan Pengeluaran	Peratus Pengeluaran
0	10%
4	15%
8	10%
12	10%
16	10%
20	15%
24	20%
<b>Total</b>	<b>90%</b>

##### 3 tahun tempoh pembinaan

Bulan Pengeluaran	Peratus Pengeluaran
0	10%
6	15%
12	10%
18	10%
24	10%
30	15%
36	20%
<b>Total</b>	<b>90%</b>

- Jumlah diatas adalah dikira mengikut anggaran kadar keuntungan efektif, dan BUKAN mengikut Kadar Keuntungan Siling
- <sup>1</sup> Purata ansuran bulanan jika pinjaman kadar keuntungan pelbagai.
- <sup>2</sup> Termasuk caj GPP (sebelum pengeluaran penuh seperti yang tertera di dalam tempoh tangguh) and POC (keuntungan di atas kos prinsipal).
- <sup>3</sup> Termasuk bayaran bulanan (semaga pengeluaran penuh) dan caj GPP (sebelum pengeluaran penuh seperti yang tertera di dalam tempoh tangguh).
- <sup>4</sup> Pengiraan diatas adalah terpakai untuk pembiayaan penuh dan pembayaran dengan serta-merta, pengeluaran progresif tidak diambil kira.
- Jumlah ansuran dan jumlah yang perlu dibayar mungkin berbeza-beza tertakluk kepada perubahan dalam Kadar Asas Islamik (KAI).

### 5. Apakah Kadar Asas Islamik?

Kadar Asas Islamik (KAI) adalah kadar harga pembiayaan runcit yang berkuatkuasa 2 Januari 2015 menggantikan Kadar Pembiayaan Asas (KPA) selaras dengan Rangka Kerja Kadar Rujukan baru yang diperkenalkan oleh Bank Negara Malaysia. Di bawah rangka kerja baru ini, bank-bank akan hanya menggunakan kos pembiayaan sebagai penanda aras untuk menentukan kadar asas mereka. KAI Maybank Islamic dikira berdasarkan kos purata dana Maybank Islamic. KAI akan diselarasakan apabila terdapat perubahan pada dasar monetari contohnya perubahan Kadar Dasar Semalaman (KDS) serta sebarang perubahan dalam keadaan pendanaan contohnya perubahan pada Kadar Tawaran Antara Bank Kuala Lumpur (KLIBOR).

### 6. Sejarah penanda aras Kos Dana (COF) untuk 2 tahun yang lalu.

Sila rujuk [www.maybank2u.com.my](http://www.maybank2u.com.my) (di bawah Home> Rates> Base Financing Rates & Indicative Effective House Financing Rate) untuk data sejarah terkini.







## HELAIAN MAKLUMAT PRODUK

### 10. Apakah saya memerlukan perlindungan Takaful?

Ya, polisi takaful berikut dicadangkan untuk di mohon daripada panel syarikat takaful kami atau syarikat takaful lain mengikut pilihan anda, dengan syarat perlu mendapat kelulusan dari pihak Bank :-

Wajib / dicadangkan :-	
<ul style="list-style-type: none"> <li>• <b>Takaful Gadaai Janji Berkurangan (MRTT)</b></li> </ul>	Kelebihan pelan perlindungan ini adalah untuk membantu pelanggan dalam menjelaskan baki pembiayaan sekiranya berlaku Kematian atau Hilang Upaya Kekal.
<ul style="list-style-type: none"> <li>• <b>Perlindungan Takaful Kebakaran atau Takaful Pemilik Rumah (HBT)</b></li> </ul>	Kelebihan pelan perlindungan ini adalah untuk melindungi premis kediaman yang disandarkan kepada pihak Bank sebagai kolateral sekiranya berlaku kebakaran.
Pilihan :-	
<ul style="list-style-type: none"> <li>• <b>Takaful isi rumah</b></li> </ul>	Kelebihan pelan perlindungan ini adalah untuk melindungi aset-aset kecil isi rumah seperti barangan elektrik, perabot dan lain-lain.

**Nota:**

Jika produk Takaful tidak dipilih oleh pelanggan atas sebab-sebab tertentu dan mendapat kebenaran dari pihak Bank, maka pihak Bank memberi kelonggaran kepada pelanggan untuk mengambil produk insuran konvensional yang sepadan dengan pelan takaful di atas tetapi pihak Bank tidak akan membiayai kos insuran tersebut dalam pembiayaan.

### 11. Adakah saya memerlukan penjamin?

Berdasarkan kepada penilaian kredit oleh pihak Bank, anda mungkin dikehendaki untuk mengemukakan seorang penjamin sekiranya perlu.

### 12. Bolehkah saya menggunakan khidmat firma guaman yang tidak disenaraikan dalam Panel Peguam Bank?

Tidak dicadangkan kerana firma guaman yang dipilih mungkin tidak mahir dengan keperluan dokumentasi pihak Bank dan sebarang kesulitan dalam penyediaan dokumentasi akan menyebabkan kelewatan dalam pelepasan pembiayaan.

### 13. Adakah maklumat saya akan didedahkan pada pihak ketiga?

Sila rujuk seksyen 5 (Lain-lain maklumat) dan Seksyen 8 (Pengakuan) di dalam borang permohonan pembiayaan.

### 14. Apakah risiko-risiko utama?

Jika pembiayaan anda dibawah Kadar Pembiayaan Boleh Ubah, jumlah ansuran bulanan dan amaun ansuran boleh berubah atau meningkat daripada apa yang ditetapkan di dalam Surat Tawaran berdasarkan perubahan pada kadar rujukan (contohnya perubahan pada KAI). Dalam keadaan di mana KAI terus meningkat, jumlah ansuran bulanan dan amaun ansuran boleh meningkat (\*Untuk kontrak Komoditi Murabahah – Walau bagaimanapun, jumlah amaun bayaran keseluruhan anda tidak akan melebihi amaun Harga Jualan).

**Nota:**

Jika anda mempunyai masalah untuk memenuhi kewajiban pembayaran anda, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran lain. Sebarang pengurangan pada bayaran ansuran justeru menyebabkan pertanggunghan penyelesaian pembiayaan akan dianggap sebagai penjadualan semula pembiayaan dan akan direkodkan seumpamanya dalam CCRIS.

### 15. Bolehkah saya memilih untuk penyerahan secara fizikal komoditi tersebut? Apakah kos yang terlibat?

Anda boleh memilih untuk penyerahan secara fizikal komoditi tertakluk kepada terma dan syarat oleh pihak Bank. Semua kos berkaitan dengan arahan anda untuk penyerahan secara fizikal komoditi tersebut perlu ditanggung oleh anda.

### 16. Apakah yang perlu saya lakukan jika terdapat perubahan pada maklumat untuk menghubungi saya?

Adalah penting bagi anda memaklumkan kepada kami mengenai sebarang maklumat untuk menghubungi anda bagi memastikan anda menerima semua surat menyurat tepat pada masanya. Untuk mengemaskini maklumat perhubungan anda, anda boleh menghubungi kami melalui salah satu daripada saluran berikut: M2U atau cawangan Bank dimana akaun anda diselenggarakan.

### 17. Di manakah saya boleh mendapatkan bantuan dan pembelaan?

- Jika anda mempunyai masalah dalam membuat bayaran, anda perlu menghubungi cawangan Maybank dimana akaun anda diselenggarakan seawal mungkin untuk membincangkan alternatif pembayaran lain.
- Untuk pilihan lain, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma mengenai pengurusan wang, kaunseling kredit dan penstrukturan semula hutang/pembiayaan untuk individu. Anda boleh menghubungi AKPK di:
 

Tingkat 8, Maju Junction Mail  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel: 1-800-22-2575  
[Email: enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)
- Jika anda ingin membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, anda boleh menghubungi kami di:-
 

Customer Feedback Management  
Level 28, Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Hunting Line: 03-20748075  
[Email: cfm@maybank.com.my](mailto:cfm@maybank.com.my)
- Jika soalan anda atau aduan tidak diselesaikan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:
 

Block D, Bank Negara Malaysia  
Jalan Dato'Onn  
50480 Kuala Lumpur  
Tel: 1-300-88-5465  
Fax: 03-21741515  
[Email: bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

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### 18. Dimanakah saya boleh mendapat maklumat lanjut?

Jika anda memerlukan maklumat tambahan untuk Pembiayaan Hartanah berlandaskan Syariah, sila rujuk risalah bankinginfo untuk Pembiayaan Rumah berlandaskan Syariah yang boleh didapati di semua cawangan kami dan laman web 'www.bankinginfo.com.my'. Untuk maklumat lanjut mengenai produk pembiayaan perumahan lain, anda boleh melayari laman web Maybank atau Maybank Islamic di www.maybank2u.com.my atau www.maybankislamic.com.my.

### 19. Pakej Pembiayaan Pengguna lain yang ada

1. Pembiayaan Hartanah Islamik Matawang Asing (di dalam Pound Sterling untuk hartanah di London)
2. Skim Rumah Pertamaku-i
3. PR1MA-i
4. Skim Jaminan Kredit Perumahan-i

### 20. Maklumat Lain

1. Sekiranya tempoh pembiayaan dilanjutkan sehingga usia persaraan, adalah penting bagi pemohon untuk bersedia dengan pelan pembayaran.
2. Maklumat yang disediakan dalam lembaran maklumat ini adalah sah dua (2) minggu dari tarikh di atas.

### 21. Penafian

Syarat-syarat dan terma-terma didalam Helaihan Maklumat Produk ini adalah tentatif / petunjuk sahaja dan tidak mengikat pihak Bank. Terma-terma dan syarat-syarat yang akhir adalah seperti yang ditetapkan dalam Surat Tawaran dan Perjanjian Kemudahan selepas penilaian kredit dan kelulusan pembiayaan.