

## PRODUCT DISCLOSURE SHEET

### Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on on Maybank Islamic Visa Purchasing Card-i and Maybank Islamic Mastercard Purchasing Card-i. Other customers have read this PDS and found it helpful; **you should read it too.**



1 January 2026

## 1. What is Maybank Islamic Purchasing Card-i?

This is an Islamic credit card structured based on Murabahah (cost plus profit) via a Tawarruq (Commodity Murabahah) arrangement. Under this structure, the Bank purchases a Shariah-compliant commodity and sells it to you at a disclosed selling price (cost plus profit), payable on a deferred basis. 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 Card. We will set and determine, on behalf of you, the Card Limit prior to the execution of Commodity Murabahah, based on your declared income.

- Upon your request, the Bank purchases a Shariah-compliant commodity from a third party.
- The Bank sells the commodity to you at an agreed selling price (cost plus profit) on deferred payment terms.
- You appoint the Bank as your agent to sell the commodity on your behalf.
- Acting as your agent, the Bank sells the commodity to another third party on a spot basis.
- The proceeds from the sale are credited as the **Card Limit** to your Card Account.
- You appoint the Bank as **wakīl bi-daf' (agent for payment)** to use the proceeds to pay merchants or third parties arising from your use of the Card. You remain responsible for all amounts due under the Card.

### **Bank's Sale Price**

The sale price payable by the Cardmember to the Bank which shall comprise the Bank's Purchase price and the profit of the Bank

= Credit limit + total profit (Credit Limit X Profit Rate (28%) x Akad duration (5 years))

### **ibra'**

We shall grant rebate (*ibra'*) to you on, but not limited to, the following events:

- On the total profit rate charged under the Commodity Murabahah;
- In the event the utilization of the Card Limit is less than the total profit derived from the Commodity Murabahah.

For clarity, the said rebate will not be construed as cash rebate payable to you, but will be reflected as a reduction in the profit element of the Bank's Sale Price of the facility. The rebate will only be granted upon receipt of the settlement/redemption sum as determined by us based on the following formula:

Outstanding Bank's Sale Price	<b>Less</b>	Outstanding Facility Amount	<b>Less</b>	Other Amount due to us
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## 2. Know Your Obligations

- You have to pay the following profit and charges

CHARGES	AMOUNT
Annual Fee	No charge
Card Replacement Fee	RM50/Card
Dishonored Cheque	RM100
Sales Draft Retrieval Fee	RM15/copy
Additional Statement Request Fee	<ul style="list-style-type: none"><li>Statement period within 2 years : RM5/month</li><li>Statement period beyond 2 years : RM10/month</li></ul>
Legal Fee	On solicitor and your basis plus other expenses incurred by us in the enforcement of our right and entitlement.
Overseas Transaction Conversion Rate	<ul style="list-style-type: none"><li>1.25% fee (applied by Mastercard International or Visa International, prior to conversion into your billing currency)</li><li>1% or other rate imposed by us from time to time.</li></ul>
Sales & Service Tax	RM25/Card upon Card activation and Card anniversary
Data feed fee (Optional)	A one-time setup fee of RM3,600
Program implementation fee (Optional)	A one-time setup fee of RM15,000

- ii. Late Payment Charge (LPC): Imposes the prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on unpaid balances after the due date, following the relevant statement date. The LPC will not be compounded. IIMM rate defined as the daily weighted average for overnight rate of the Mudharabah interbank investment at the IIMM. IIMM rate is extracted from Bank Negara Malaysia (BNM) website on a monthly basis.
- iii. Table below illustrates the charges incurred and sample calculation assuming that you did not make full payment:-


Default Scenario	Amount To Be Paid (RM)
<p><b>Scenario: Customer spend RM1,000,000 on 1 March 2025</b></p> <ul style="list-style-type: none"> <li>Statement date : 31/3/2025</li> <li>Grace period (30 days) : 2/4/2025</li> <li>Payment due date : 3/4/2025</li> <li>IIMM Rate on 3/4/2025 : 3.03%</li> <li>Formula for IIMM rate charges imposed : Unpaid outstanding balance X IIMM rate X <math>\frac{\text{No. of Overdue day(s)}}{365}</math></li> </ul> <p><u>Example calculation for IIMM charges based on the formula above :</u>  <math>RM1,000,000 \times 3.03\% \times \frac{1}{365} : \mathbf{RM83.14}</math></p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Due Date: Account will be suspended after 30 days grace period</li> <li>The IIMM rate is subject to change every 16th of the month which will be determined by the Bank.</li> </ul>	<p>i. IIMM charges : <b>RM83.14 + RM1162.19</b> <b>= RM1245.21</b></p> <p>ii. Outstanding balance to be paid : <b>RM1245.21</b></p> <p>iii. Total: RM1,000,000 + RM1245.21 = <b>RM1,001,245.21</b></p>
<p><b>Continuation from this Scenario: Customer still not making payment until 15 days due (Card will be terminated / recall facility)</b></p> <ul style="list-style-type: none"> <li>1/4/2025 : Customer do not spend</li> <li>Customer do not make any payment until 17/4/2025 (14 days) = card terminated/ recall facility</li> <li>IIMM Rate on 17/4/2025 : 3.03%</li> <li>Principal outstanding balance: RM1,000,000</li> </ul> <p><u>Example calculation for IIMM charges:</u> <math>RM1,000,000 \times 3.03\% \times \frac{14}{365} : \mathbf{RM1162.19}</math></p>	


IV. Any amount of credit utilized to be settled in full on or before due date.


V. Any unpaid outstanding balance after the due date will be subject to Late Payment Charges.

VI. Your payment will reinstate your Card Limit.

#### It is your responsibility to:

 Read and understand the **key terms** in the **contract** before you sign it.

 **Settle the full** amount of your monthly statement before the due date

 **Contact us immediately** if you are unable to pay your monthly instalment.


#### What happen if you ignore your obligation?


- You **pay more in total** due to late payment charges.
- We may **set-off** any credit balance in your account maintained with us against your outstanding balance by providing seven (7) days prior notice.
- If you fail to abide by the terms and conditions, we have the right to **terminate** your card.
- Legal action** may be taken against you if you do not keep up payments on your card balances.
- Your **credit score** may be affected leading to credit being more difficult or expensive to you.


### 3. Other Key terms

Please update your contact information immediately if there are any changes to ensure timely correspondence.

#### If you have any questions or require assistance on your financing, you can:

 Call us at 1-300-88-6688

 Visit us at your nearest Maybank/Maybank Islamic branch

 Visit our website at [www.maybank2u.com.my](http://www.maybank2u.com.my)

#### Customer's Acknowledgment

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

I acknowledge that Maybank Islamic has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

*\*Your acknowledgment of this PDS will not prejudice your right to seek redress in the event of subsequent dispute over the terms and conditions.*

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Name:

Date: