

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your financing.

Other customers have read this PDS and found it helpful; **you should read it too.**



Date:

1 What is CGC Schemes-i?

- This product is introduced by Credit Guarantee Corporation Malaysia Berhad (CGC) to support SMEs under two guarantee options: BizJamin-i and Flexi Guarantee Scheme-i (FGS-i)
- Maximum financing amount of RM5,000,000
- Purpose of Facility(s): Working capital and CAPEX financing
- The Effective Profit Rate (EPR): BizJamin-i is calculated based on a variable rate basis while FGS-i is calculated based on BNM funding rate.
- Letter of guarantee by directors (applicable for Sdn Bhd) and CGC guarantee will be taken as collateral/security for the financing.
- Available in the form of Commodity Murabahah Term Financing-i (CMTF-i), Cash Line-i (CL-i), Promissory Foreign Exchange-i (PFX-i) and Tradelines-i
- Tenure: CMTF-i up to 7 years (PGS-i) and 10 years (Bizjamin-i), CL-i is subject to renewal, Tradelines-i is subject to trade cycle.

Applicable Shariah Contract

CMTF-i, CL-i and Invoice Financing-i (IF-i)	Murabahah (cost plus profit) via Commodity Murabahah/ Tawarruq arrangement
PFX-i	Wa'd and Bai' Al-Sarf
Tradelines-i	• Wakalah (Agency) • Murabahah Purchase Orderer (MPO) • Bai Dayn (Debt-Trading) • Kafalah (Guarantee/Surety)

Please refer **Appendix** for Shariah Contract definitions.

2 Know Your Obligations

For this financing, as an Illustration:

CMTF-i

- Your financing amount: **RM 1,000,000**
- Your monthly installment: **RM 6,327.00**
- Your financing tenure: **20 Years**
- Pricing: ***BFR/BNM Funding Rate – 1.90% p.a.**

*Note:

- *Base Financing Rate (BFR) = 6.40% per annum (p.a.) w.e.f. 11 July 2025.*
- *Current Bank Negara Malaysia (BNM) Funding Rate = 0.50% p.a.*
- *Monthly installment may change if BNM Funding Rate and/or BFR changes but shall not exceed the Bank's Sale Price. You'll be notified before any changes.*

For this financing, as an Illustration:

CL-i

- Your financing amount: **RM 1,000,000**
- Pricing: ***BFR – 1.90% p.a.**
- Utilised amount (days): **RM300,000** (10 days), **RM400,000** (12 days)
- Daily profit payable: **RM369.86** (10 days), **RM591.78** (12 days)
- Monthly profit payable: **RM961.64**

For this financing, as an Illustration:

Trade-i

- Invoice Value : **RM 100,000**
- Profit Rate : **8.15% p.a. fixed**
- Tenure : **60 days**
- Face Value / Sale Price : **RM 101,339.73**

You also have to pay the following **fees and charges**:

- **Stamp Duty:** As per the Stamp Act 1949 (revised 1989).
- **CGC Guarantee Fee:** Range from 0.75% to 4.00%
- **Trading Fees:** RM 15 per every RM 1.0 million of the Facility Amount, or another amount set by the Bank from time to time.
- **Excess in Cash Line-i:** Occurs when you use more than your Drawing Limit.
- **Tax:** Subject to all current and future taxes and levies by law.
- **Other Fees and Charges:** Include legal costs and expenses for preparing documents and securing the Bank's interest.
- **Handling Fees:** RM50 per transaction (IF-i)

It is your responsibility to:



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



Pay your monthly installments on time and in full for the agreed period. **Contact** us if you wish to settle your financing earlier.



Ensure you can afford to **pay a higher installment** if the OPR rises.



Contact us immediately, if you are unable to pay your monthly installment.

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Know Your Risks

What happen if you fail to pay your monthly instalments?



If you **pay late**, a charge of 1% p.a. of the overdue payment applies. For the facility upon Maturity/Judgment (whichever is earlier), the charges shall follow the Islamic Interbank Money Market (IIMM) rate on the outstanding balance due and payable. Charges shall not be compounded.



If **overdue** 3 months, higher rate i.e. **Default Rate** applies after 21 calendar days' prior notice. The original rate will apply once the account being updated to less than 3 months.



We may **set off** funds from any of your accounts with us to **settle** your financing balance, after giving seven (7) calendar days' notice.



We may **foreclose** your property or **take legal action** against you.



Your **credit score** may be affected, leading to credit being more difficult or expensive to you.

Your monthly instalment may increase during the tenure of your financing

The BFR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in BFR means that you have to pay a higher monthly installment.

E.g.
CMTF-i

Rate	Current	↑ by 1%	↑ by 2%
Monthly installment	RM 6,327.00	RM 6,879.00	RM 7,456.00
Total profit cost	RM 518,283.58	RM 650,904.73	RM 789,308.13
Total payment	RM 1,518,480.00	RM 1,650,960.00	RM 1,789,440.00

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Other Key Term



If you pay off your financing early, you only pay the remaining balance, current profit, and any amounts due – no extra fees. The Bank may give you a rebate (Ibra') on the profit in certain cases, but it's not a cash refund. The rebate applies once you've fully paid the financing.



Personal Reducing Term Takaful (PRTT) and Takaful Overdraft Protector Plus are recommended in case of death or total permanent disability.

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



Call us at
1-300-88-6688 (Local),
603-78443696 (Overseas)



Visit us at:
Maybank/Maybank
Islamic Branch



Email us at:
mgcc@maybank.com.my

Tell us if your contact details change so we can reach you. You can update your info using the contact methods above.

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 Berhad has provided me with a copy of the PDS.

☐

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

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

[*For Partnership/Sole-Proprietorship]/
[*For Corporation]

Authorised Signatories and Company Stamp

Name:

I/C No:

Date: