

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 Government Guarantee Scheme Madani 4.0-i (GGSM 4.0-i)?

- GGSM 4.0-i is a government-backed financing scheme designed to assist Malaysian SMEs across all sectors.
- Available in the form Commodity Murabahah Term Financing-i (CMTF-i), Commodity Murabahah Cash Line-i (CMCL-i), and Trade Facility-i.
- Tenure: CL-i is subject to renewal, Tradelines-i is subject to trade cycle
- Financing of up to RM20 million and a maximum tenure of up to 7 years. It is secured by a Letter of Guarantee from directors (for Sdn Bhd and LLP) and guaranteed by SJPP.

Applicable Shariah Contract

CMTF-i, CMCL-i	Murabahah (cost plus profit) via Tawarruq arrangement (Commodity Murabahah)
Trade Facility-i	<ul style="list-style-type: none"> • <i>Wakalah</i> (Agency) • <i>Murabahah</i> Purchase Orderer (MPO) • <i>Bai Al-Dayn</i> (Debt-Trading) • <i>Kafalah</i> (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**
- Pricing: ***BFR – 2.00% p.a.**
- Facility tenure: **7 years**
- **EPR: 8.40% p.a. (BFR 6.40%)**
- Monthly installment: **RM15,786.25**
- Total Profit Cost Over 7 Years: **RM326,044.59**
- Total Payment Amount Over 7 Years: **RM1,326,044.59**

*Note:

- *Base Financing Rate (BFR) = 6.40% p.a.*
- *Monthly installment may change if BFR changes subject to the CPR. The bank will provide prior notice before any changes.*

For this financing, as an Illustration:

CL-i

- Your financing amount: **RM 1,000,000**
- Pricing: ***BFR +2.00% p.a.**
- Utilised amount (days): **RM100,000** (10 days), **RM200,000** (20 days)
- Daily profit payable: **RM230.14** (10 days), **RM 920.55** (20 days)
- Monthly profit payable: **RM1150.68**

Trade Facility-i

- *Paying the monthly commission or profit dependent on the amount of the facility used.*
- *Comply with the general and standard terms and conditions for trade facilities as well as the terms and conditions governing the applicable trade facility that the bank has given, as stated in the offer letter*

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

- **Stamp Duty:** As per the Stamp Act 1949 (revised 1989).
- **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.
- **SJPP Cancellation Fees:** RM 100.00 on approved SJPP Financings
- **Guarantee fee**
Focus Sectors –0.75% p.a.
Other sectors – 1.00% p.a.

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.
CMCL-i

Rate	Current	↑ by 1%	↑ by 2%
Daily profit payable			
- 10 days (RM 100k)	RM230.14	RM257.53	RM284.93
- 20 days(RM 200k)	RM920.55	RM1,030.14	RM1,139.73
Monthly profit payable	RM1,150.68	RM1,287.67	RM1,424.66

E.g.
CMTF-i

Rate	Current	↑ by 1%	↑ by 2%
Monthly installment	RM 15,786.25	RM 16,292.82	RM 16,808.59
Total profit cost	RM 326,044.59	RM 386,596.60	RM 411,921.81
Total payment	RM 1,326,044.59	RM 1,368,596.60	RM 1,411,921.81

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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), Mortgage Reducing Term Takaful (MRTT) 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: