

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 SME Wanita Entrepreneur Financing-i (SME WE-i)?

- A working capital financing/capital expenditure (CAPEX) financing in the form of Term Financing for SMEs.
- Eligible to Malaysian-controlled company and Malaysian-women owned business:
 - For Sdn Bhd, LLP & Partnership: At least 51% shareholding held by women
 - For Sole-Proprietorship: 100% owned by women
- Maximum financing amount of RM1,000,000
- The Effective Profit Rate (EPR) rate charged is calculated based on a variable rate basis
- Guarantee by Syarikat Jaminan Pembiayaan Perniagaan (SJPP) and director(s) guarantee (applicable for Sdn Bhd) will be taken as collateral/security for the financing.
- Tenure: Maximum of up to 7 years or 31 December 2035, whichever earlier.

Applicable Shariah Contract

The Shariah contract applied for CMTF-i is Murabahah (cost plus profit) via Commodity Murabahah/Tawarruq arrangement. It is a method of sale with a mark-up price where customer pays a price over an agreed period of time. The underlying asset for the sale transaction between the Customer and the Bank will be a specific tradable Shariah compliant commodity.

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.

2 Know Your Obligations

For this financing, as an illustration:

- 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.*

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.
- **SJPP Guarantee Fee:** 1.00% per annum on the facility limit, charged annually, subject to a minimum of RM1,000, with up to 70% guarantee coverage by SJPP.
- **SJPP Cancellation Fee:** A RM100 cancellation fee (plus tax if applicable) applies to each cancellation request, and if not using the facility within 6 months of SJPP's approval, resulting in cancellation.
- **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.

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.

CMTF-i

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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) is recommended in case of death or total permanent

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: