

# 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 Property & Business Financing-i (SME PBF-i)?

- Asset-backed financing (secured against Commercial (C)/Industrial (I)/Residential (R) Properties & Vacant Land)
- Maximum financing amount of RM5,000,000
- Financing purpose: Property purchase (C/I), construction/renovation, land; refinancing/remortgage/ redraw; working capital; CAPEX; eligible fees (stamp duty, valuation, legal, MRTT or other credit Takaful)
- Margin of Financing: Up to 150% of Property Value
- Effective Profit Rate (EPR): based on a variable rate basis.
- For eligible customers under BNM Fund – All Economic Sectors-i: EPR based on BNM Funding Rate; CGC Guarantee available under Flexi Guarantee Scheme if collateral is inadequate. Maximum tenure: 5 years, thereafter based on commercial rate. Subject to BNM approval and fund availability.
- 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 20 years, 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	<ul style="list-style-type: none"> <li>• Wakalah (Agency)</li> <li>• Murabahah Purchase Orderer (MPO)</li> <li>• Bai Dayn (Debt-Trading)</li> <li>• Kafalah (Guarantee/Surety)</li> </ul>

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

## 2 Know Your Obligations

**CMTF-i**

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 won't go over the Bank's Sale Price. You'll be notified before any changes.

**CL-i**

For this financing, as an Illustration:

- 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**

**Trade-i**

For this financing, as an Illustration:

- 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).
  - **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.

### 3

## Know Your Risks

### What happen if you fail to pay your monthly instalments?



If you **pay late**, a 1% yearly charge applies. If unpaid by maturity/judgement, charges follow the Islamic Interbank Money Market (IIMM) rate. Charges won't be compounded.



If **overdue** 3 months, higher rate applies after 21 days' notice. Returns to normal when under 3 months late.



We may **deduct** money from a savings account you have with us to **set-off** your financing balance.



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 instalment.

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

### 4

## 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 discount on the profit in certain cases, but it's not a cash refund. The discount 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](mailto: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.*

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[\*For Partnership/Sole-Proprietorship]/  
[\*For Corporation]  
Authorised Signatories and Company Stamp

Name:  
I/C No:  
Date:

## APPENDIX

### What is the shariah contract applicable?

The Shariah contract applied for CMTF-i , CL-i and IF-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.

The Shariah contracts applied for Promissory Foreign Exchange-i (PFX-i) are Wa'd and Bai' Al-Sarf. It is an undertaking by customer to buy or sell a currency, in exchange for another currency on the specified future date, based on a pre-agreed exchange rate.

The Shariah contracts applied for Tradelines-i are:

Shariah Contracts	Definition
<b>Wakalah (Agency)</b>	It is a contract where a party, as principal ( <i>muwakkil</i> ) authorizes another party as his agent ( <i>wakil</i> ) to perform a particular task on matters that may be delegated, with or without imposition of a fee.
<b>Murabahah Purchase Orderer (MPO)</b>	"MPO" refers to an arrangement whereby the purchase orderer (purchaser) promises ( <i>wa'd</i> ) to purchase an identified and specified asset from a seller on Murabahah terms upon the latter's acquisition of the asset.
<b>Bai Dayn (Debt-Trading)</b>	A contract of debt trading created from Shariah compliant business activities.
<b>Kafalah (Guarantee/Surety)</b>	A contract where the guarantor joins the guaranteed party in taking on a specific debt or obligation.

### 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 borne by you.