

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

Card : **Maybank Islamic Visa Purchasing Card-i / Maybank Islamic Mastercard Purchasing Card-i**
Date: December 2025

1. What is Maybank Islamic Purchasing Card-i?

An Islamic credit card based on Murabahah (cost plus profit) via Tawarruq arrangement (Commodity Murabahah). It is a method of sale of which its acquisition cost and its marked-up price are disclosed where you pay the price over an agreed period of time. The underlying asset for the sale transaction between us will be a specific tradable Shariah compliant commodity.

- 1.1 In accordance to sale transaction under the Commodity Murabahah, we acquire/purchase a specific Shariah compliant commodity from a third party (Commodity Trader 1) upon your request.
- 1.2 We then sell the said commodity to you at an agreed selling price (cost plus profit) on deferred payment basis.
- 1.3 You then appoint us as your agent to perform the commodity sale transaction to another third party at cost and on a spot basis.
- 1.4 We, acting as your agent then sell the said commodity to another third party (Commodity Trader 2) at a price equivalent to the Card Limit.
- 1.5 Proceeds of sale of the commodity will be disbursed in form of Card Limit assigned to the Card Account, subject to the terms and conditions of this Agreement.
- 1.6 You also irrevocably appoint and authorise us as wakīl bi-daf' (agent for payment) to utilise the proceeds generated from the sale transaction to settle any payments due to merchants or other third parties arising from your utilisation of the Card. You acknowledge and agree that the Bank's role as wakīl bi-daf' shall be limited to making such payments on your behalf from the said proceeds, and that you shall remain ultimately responsible for all obligations and liabilities arising under this Agreement.

For Commodity Murabahah trading purposes, we shall at all times be your non-exclusive agent to undertake the required Commodity Murabahah transactions related to the facility.

We will set and determine, on behalf of you, the Card Limit prior to execution of Commodity Murabahah, based on your declared income.

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 = Card Limit + total profit (Card 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:

- a) On the total profit rate charged under the Commodity Murabahah;
 - b) 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	Less	Outstanding Card Limit	Less	Other amount due to us
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2. Know your obligation

- You have to pay the following profit and charges:
 - i. 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.
 - ii. Your payment will reinstate your Card Limit accordingly.
 - iii. The following table illustrates the charges incurred and sample calculation assuming that you did not make full payment:-

Default Scenario	Amount To Be Paid (RM)
<p>Scenario: Customer spend RM1,000,000 on 1 March 2025</p> <ul style="list-style-type: none"> • Statement date : 31/3/2025 • Grace period (30 days) : 2/4/2025 • Payment due date : 3/4/2025 • IIMM Rate on 3/4/2025 : 3.03% • Formula for IIMM rate charges imposed : <p>Unpaid outstanding balance X IIMM rate X <u>No. of Overdue day(s)</u> 365</p>	<ol style="list-style-type: none"> i. IIMM charges : RM83.14 + RM1162.19 = RM1245.21 ii. Outstanding balance to be paid : RM1245.21 iii. Total: RM1,000,000 + RM1245.21 = RM1,001,245.21

Example calculation for IIMM charges based on the formula above :

$$\text{RM1,000,000} \times 3.03\% \times \frac{1}{365} : \text{RM83.14}$$

Note:

- Due Date: Account will be suspended after 30 days grace period
- The IIMM rate is subject to change every 16th of the month which will be determined by the Bank.

Continuation from this Scenario: Customer still not making payment until 15 days due (Card will be terminated / recall facility)

- 1/4/2025 : Customer do not spend
- Customer do not make any payment until 17/4/2025 (14 days) = card terminated/ recall facility
- IIMM Rate on 17/4/2025 : 3.03%
- Principal outstanding balance: RM1,000,000

Example calculation for IIMM charges:

$$\text{RM1,000,000} \times 3.03\% \times \frac{14}{365} : \text{RM1162.19}$$

- Other relevant charges, where applicable.

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"> • Statement period within 2 years : RM5/month • Statement period beyond 2 years : RM10/month
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"> • 1.25% fee (applied by Mastercard International or Visa International, prior to conversion into your billing currency) • 1% or other rate imposed by us from time to time.
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

- Any amount of credit utilized to be settled in full on or before due date.
- Any unpaid outstanding balance after the due date will be subject to Late Payment Charges.

It is your responsibility to:



Read the **terms and conditions** for the Maybank Islamic Purchasing Card-i before you apply.



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



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

3. Know your risks

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.
- 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.
- **Sole Liability:** The Company is solely liable for all Cardmember's charges.

4. Other key terms

Please promptly update us with any changes to your contact details to ensure timely correspondence or if you have any questions or require assistance on your Corporate Card, you can:



Call **Maybank Card Cente** at **1300 88 6688 / 1800 88 9559**



Email to **corpsvc@maybank.com**



Visit **www.maybank2u.com**

If your query or complaint is not satisfactorily resolved by us, you may:



Call **Bank Negara Malaysia** at **1300 88 5465**



Email to **bnmtelelink@bnm.gov.my**