PRODUCT DISCLOSURE SHEET

OVERSEAS MORTGAGE FINANCING-i

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with key information on your **Overseas Mortgage Financing-i.** Other customers have read this PDS and found it helpful **you should read it too.**

1. What is Overseas Mortgage Financing-i?

Overseas Mortgage Financing-i is an Islamic Mortgage Term Financing, facility secured against residential or commercial properties. The payment of a term financing facility is monthly instalment calculated based on the effective profit rate, financing tenure and financing balance outstanding.

This product operates under the Commodity Murabahah (cost plus profit) contract. The bank purchases a Shariah compliant commodity from a third party at your request and sells it to you at Bank Sale Price (BSP), payable over an agreed period. The bank acts as your agent to sell the commodity to another party for cash, with proceeds disbursed according to the facility terms.

2. Know Your Obligations

For this mortgage financing**, as an illustration**:

- Your Facility Amount - RM 800,000.00
- Your Monthly Instalment - RM 4,149.10
- Your Financing Tenure - 30 Years
- Standard Base Rate (SBR) - 2.75%
- Effective Profit Rate - 4.70% per annum (p.a.)
- Ceiling Profit Rate - 10.40%

In **total** you will pay **RM 1,493,676.00** at the end of 30 Years.

You have to pay the following fees and charges:

- Processing Fee on Advance Redraw - RM25
- Letter for EPF Withdrawal - RM 10
- Redemption Letter - RM 50
- Late Payment Charges - 1% p.a.

  (1% p.a. on the instalment due)

It is your responsibility to:

Read **the financing contract and understand the terms** before you sign the contract.

Pay your monthly instalment timely and in full for **30** years. Contact us if you plan to settle your financing earlier.

Make sure you can **afford to pay a higher monthly instalment** in case the financing rate increases.

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

3. Know Your Risks

What happens if you ignore your obligations?

1. You may **pay more in total** due to late payment charges.
2. We may **deduct** money from your current/savings account with us to set-off your outstanding financing.
3. We may **foreclose** your property or **take legal action** against you.
4. Your credit rating may be affected.

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Your monthly instalment may increase during the financing tenure

The SBR for this financing product may increase due to a rise in the Overnight Policy Rate (OPR) set by Bank Negara Malaysia. An increase in SBR means that your monthly instalment will be higher, as illustrated in the table below:

Facility Amount: RM800,000.00						
	Current Rate		**SBR increases by 1%**		**SBR increases by 2%**	
Monthly Instalment	RM	4,149.10	RM	4,643.20	RM	5,162.22
Total Profit Payable	RM	693,676.00	RM	871,552.00	RM	1,058,399.00
Total Payment	RM	1,493,676.00	RM	1,671,552.00	RM	1,858,399.00

In all circumstances, the total instalments amount paid by you shall not be more than the BSP.

4. Other Key Terms

- It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you in a timely manner.
- You are encouraged to obtain takaful/insurance coverage to cover the outstanding balance of your financing in the event of death or permanent disability. The takaful can be taken up from our panel of takaful provider or other takaful companies approved of by us.
- You are required to take fire takaful/insurance coverage to protect residential premises which are pledged to us as a collateral in the case of loss or damage by fire. The takaful can be taken up from our panel of takaful provider or other takaful companies approved of by us.

If you have any questions or require assistance about your mortgage term financing, you can:

Call us at
1-300-88-6688

Visit our website at
https://www.maybank2u.com.my

Email us at
MGCC@maybank.com.my

Customer's Acknowledgement*

Please ensure you are filling this section yourself and 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.

* *Your acknowledgment of this PDS will not prejudice your right to seek redress in the event of subsequent dispute over the terms disclosed in this PDS.*

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Name:

Date: