

## PRODUCT DISCLOSURE SHEET

### COMMODITY MURABAHAH (CM) HOME FINANCING-i

Dear Customer,

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



Date:

#### 1. What is CM Home Financing-i?

**CM Home Financing-i** is an Islamic Mortgage Term Financing, facility secured against residential or commercial properties. The payment of a term financing facility is monthly installment 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 a markup, 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 3,496.00            |
| • Your Financing Tenure    | - | 35 Years               |
| • Standard Base Rate (SBR) | - | 2.75%                  |
| • Effective Profit Rate    | - | 3.90% per annum (p.a.) |
| • Ceiling Profit Rate      | - | 10.40%                 |

In **total** you will pay **RM 1,466,864.57** at the end of 35 Years.

**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 **35** years. Contact us if you plan to settle your financing earlier.

**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)



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. You may deduct money from your IoNcurrent/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.

**PRODUCT DISCLOSURE SHEET**

**COMMODITY MURABAHAH (CM) HOME FINANCING-i**

**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.

Facility Amount : RM800,000.00						
	Rate 3.90%		SBR increases by 1%		SBR increases by 2%	
Monthly Instalment	RM	3,496.00	RM	3,988.00	RM	4,509.00
Total Profit Payable	RM	666,864.57	RM	873,431.19	RM	1,092,276.66
Total Payment	RM	1,466,864.57	RM	1,673,431.19	RM	1,892,276.66

**4. Other Key Terms**

- It is important that you inform us of any changes in your contact details to ensure that all correspondences reach 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 by us.
- You are required to take fire takaful/insurance coverage to protect residential premises which is 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 by us.

**If you have any questions or required assistance about your financing, you can:**



Call us at  
1-300-88-6688



Visit our website  
<https://www.maybank2u.com.my/>



Email us at  
[MGCC@maybank.com.my](mailto: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.*

.....

Name:

Date: