

<p><b>PRODUCT DISCLOSURE SHEET (PDS)</b></p> <p>Read this Product Disclosure Sheet before you decide to take up <b>Foreign Currency Trade Financing-i</b>. Please also read the general terms and conditions.</p>	<p><b>BANK MUAMALAT MALAYSIA BERHAD</b></p> <p><b>FOREIGN CURRENCY TRADE FINANCING-i (FCTF-i)</b></p> <p><b>DATE:</b></p>				
<p><b>1. What is this product about?</b></p>					
<p>Foreign Currency Trade Financing-i (FCTF-i) is a financing instrument strictly to finance foreign currency denominated trade transactions. FCTF-i is used to finance trade transactions conducted under Documentary Credit, Documentary Collection and Open Account payment methods. It is available to both Importers and Exporters to finance their transactions under sight or usance payment terms.</p>					
<p><b>2. What is the Shariah concept applicable?</b></p>					
<p>It is based on Shariah concept of Murabahah for FCTF-i Imports/purchases and Bai al Dayn for FCTF-i for Exports/Sales</p> <p>Murabahah is a contract that refers to the sale and purchase transaction for the financing of assets/goods whereby the cost and profit margin (mark-up) are disclosed and agreed upon by all parties involved.</p> <p>Bai' al-Dayn refers to the sale of a debt arising from trade and services transaction in the form of a deferred payment sale. The customer sells this debt to the Bank at a discount.</p>					
<p><b>3. What do I get from this product?</b></p>					
<p>This facility may assist you in funding your business/company's working capital requirements by financing your goods imported/purchased or exported/ sales, with payment to be paid on maturity date. This may help to improve your business/company's cash flow.</p> <p>The pricing rate quoted will be based on the Cost of fund of the relevant foreign currency financed plus a margin of profit.</p>					
<p><b>4. What are my obligations?</b></p>					
<p>Import/Purchases – Your business/company will need to pay the full value of the bank's selling price on the maturity date with relevant fees and charges as available in Trade Finance.</p> <p>Export/ Sales - Your business/company will need to make payment the full value of the financing amount as stated in the Bai al Dayn Contract Note on the maturity date with relevant fees and charges as available in Trade Finance.</p>					
<p><b>5. What are the fees and charges I have to pay?</b></p>					
<table border="1"> <tr> <td data-bbox="194 1375 584 1522"> <p>Commission in lieu of Exchange</p> </td> <td data-bbox="584 1375 974 1522"> <p>0.1% of invoice value Minimum RM100 Maximum RM500</p> </td> </tr> <tr> <td data-bbox="194 1522 584 1732"> <p><b>Direct Presentation of Documents (not under DC or Collection)</b> Commission in lieu of Collection</p> </td> <td data-bbox="584 1522 974 1732"> <p>0.1% on the amount financed Minimum RM50 Maximum RM500 (local bill) Maximum RM100 (foreign bill)</p> </td> </tr> </table>		<p>Commission in lieu of Exchange</p>	<p>0.1% of invoice value Minimum RM100 Maximum RM500</p>	<p><b>Direct Presentation of Documents (not under DC or Collection)</b> Commission in lieu of Collection</p>	<p>0.1% on the amount financed Minimum RM50 Maximum RM500 (local bill) Maximum RM100 (foreign bill)</p>
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**6. What if I fail to fulfil my obligations?**

- In the event of a default of payment exceeding the maturity/due date of the financing, your business/company will need to pay compensation for late payment until the financing is fully paid.
- Compensation for late payment (Ta'widh) is charged upon expiry of financing period. The compensation rate that shall be applied is the Bank's current Islamic Interbank Money Market (IIMM) Rate on the principal balance.
- The computation for late payment is based on the following formula:

$$\frac{\text{Principal outstanding} \times \text{IIMM rate} \times \text{no of days overdue}}{360 \text{ or } 365 \text{ days}}$$

- Right to set-off: We have the right to set off any credit balance in your account maintained with us against any outstanding balance in the financing amount.

**7. What if I fully settle the financing before its maturity?**

- Rebate shall be given for the remaining number of days to maturity less any charges incurred by the bank.
- The computation for ibra is based on the following formula:  
Total Profit – Actual Profit – Bank charges(if any)

**8. Do I need any insurance/takaful coverage?**

Whilst you are not required specifically to take up any insurance/takaful coverage for this product, you are encouraged to consider taking up appropriate coverage for your goods/merchandise.

**9. What are the major risks?**

The financing is based on fixed rate. As such there is minimum risk in terms of profit rate changes. It is however, your business/company may face foreign exchange risk during the tenor of the foreign currency financing.

**10. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact information to ensure that all correspondences reach you in a timely manner.

Changes in your business/company's contact details should be formally submitted in writing and duly authorised by the company's authorised signatories.

**11. Where can i get assistance and redress?**

- If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives. You may contact us at:

<ACCOUNT MANAGER>

<branch address>

<Tel>

<Fax>

<e-mail>

- If you wish to complaint on the products or services provided by us, you may contact us at:

**Bank Muamalat Malaysia Berhad**

**Customer Service Department,**

**Level 19, Menara Bumiputra,**

**Jalan Melaka,50100 Kuala Lumpur**

**Tel : 03-20591333**

**E-mail : [feedback@muamalat.com.my](mailto:feedback@muamalat.com.my)**

**Website : [www.muamalat.com.my](http://www.muamalat.com.my)**

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:  
**Block D, Bank Negara Malaysia**  
**Jalan Dato' Onn**  
**50480 Kuala Lumpur**  
**Tel : 1-300-88-5465**  
**Fax : 03-21741515**  
**E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)**

**12. Where can I get further information?**

Should you require additional information of this product, please call our Trade Sales representative at the address below:  
(address and contact details of Trade Sales Representative)

**13. Other financing available:**

- Accepted Bills-i
- Murabahah Working Capital Financing-i
- Bai al Dayn Working Capital Financing-i

Please also contact our Trade Sales representative for details of other no financed Trade Services.

**IMPORTANT NOTES:**

**YOU WILL BE CLASSIFIED AS BAD AND DOUBTFUL AFTER 3 MONTHS/90 DAYS DEFAULT IN PAYMENTS OF FINANCING AND YOUR FACILITY MAY BE WITHDRAWN**