

<p>PRODUCT DISCLOSURE SHEET (PDS)</p> <p>Read this Product Disclosure Sheet before you decide to take up Muamalat Hire Purchase-i (MHP-i). The PDS is to be read together with the general terms and conditions.</p>	<p>BANK MUAMALAT MALAYSIA BERHAD</p> <p>MUAMALAT HIRE PURCHASE (MHP-i)</p> <p>DATE:</p>				
<p>1. What is this product about?</p>					
<p>Financing facility to purchase consumer goods as listed in the Hire Purchase Act 1967 based on Shariah principles.</p>					
<p>2. What is the Shariah concept applicable?</p>					
<p>The Shariah contract applicable is Al-Ijarah Thumma Al-Bai' (AITAB) or an arrangement of Ijarah (Lease contract) with Bai' (sale contract).</p> <p>An ijarah refers to a lease contract that transfers the ownership of a usufruct of an asset to another person for a specified period in exchange for a specified consideration.</p> <p>AITAB is an ijarah contract which the ultimate purpose of the lessee is to own the leased asset and the transfer of ownership of the leased asset from the lessor to the lessee effected by way of sale at the end of the lease period.</p>					
<p>3. What do I get from this product?</p>					
<ul style="list-style-type: none"> • Financing Amount : RM _____ • Margin of Financing : _____ %. • Tenure : _____ • Profit Rate : _____ % • Effective Profit Rate : _____ % 					
<p>4. What are my obligations?</p>					
<ul style="list-style-type: none"> • Monthly instalment (consist of Monthly Rental) of RM _____ • Sale Price (amount paid during last month of financing tenure or early settlement) : RM _____ • Total financing amount that you are required to pay including profit margin: RM _____ 					
<p>5. What are the fees and charges I have to pay?</p>					
<p>Stamp duties as per Stamp Duty Act 1949 (Revised 1989)</p>					
<p>6. What if I fail to fulfill my obligations?</p>					
<ul style="list-style-type: none"> • Compensation (Ta'widh): <table border="1" data-bbox="285 1365 1218 1516"> <tr> <td data-bbox="285 1365 812 1413">During financing period</td> <td data-bbox="815 1365 1218 1413">The compensation rate shall be applied is 1% p.a. on the overdue amount.</td> </tr> <tr> <td data-bbox="285 1417 812 1516">Upon expiry of financing period</td> <td data-bbox="815 1417 1218 1516">The compensation rate shall be applied is the Bank's current Islamic Interbank Money Market (IIMM) Rate on the principle balance.</td> </tr> </table> • 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. 		During financing period	The compensation rate shall be applied is 1% p.a. on the overdue amount.	Upon expiry of financing period	The compensation rate shall be applied is the Bank's current Islamic Interbank Money Market (IIMM) Rate on the principle balance.
During financing period	The compensation rate shall be applied is 1% p.a. on the overdue amount.				
Upon expiry of financing period	The compensation rate shall be applied is the Bank's current Islamic Interbank Money Market (IIMM) Rate on the principle balance.				
<p>7. What if I fully settle the financing before its maturity?</p>					
<p>Rebate will be given and it shall be calculated in accordance with the following formula:</p> $\text{Rebate} = \frac{n(n+1)}{T(T+1)} \times \text{TC}$ <p>Where : n = Total number of whole months remaining. T = Total number of months in the Agreement. TC = Term Charges (Profit Charges) of Total Income in the Agreement</p>					

8. What are the major risks?
If you have problems to fulfil your financing obligations, please contact us for payment alternatives.
9. Do I need a guarantor or collateral?
Case to case basis; subject to customer credit worthiness.
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.
11. Where can I get further information?
Should you require additional information on this product, please refer to our product brochure, available at all our branches and at our website address of www.muamalat.com.my If you have any enquiries, please contact us at:
12. Other financing packages available:
Muamalat Vehicle Financing (BBA)-i.

IMPORTANT NOTE:

THE VEHICLE MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH YOUR RENTAL PAYMENTS.