

<p>PRODUCT DISCLOSURE SHEET (PDS)</p> <p>Read this Product Disclosure Sheet before you decide to take up Muamalat House/Shop House Financing (BBA)-i. The PDS is to be read together with the general terms and conditions.</p>	<p>BANK MUAMALAT MALAYSIA BERHAD</p> <p>MUAMALAT HOUSE/SHOP HOUSE FINANCING (BBA)-i</p> <p>DATE:</p>				
<p>1. What is this product about?</p> <p>Financing facility based on Shariah principles to:</p> <ul style="list-style-type: none"> Purchase a new house / shop house from a developer/vendor. Refinance the existing home financing from other Financial Institution. To remortgage the un-encumbered house. 					
<p>2. What is the Shariah concept applicable?</p> <p>Bai' Bithaman AJil (BBA) refers to a sale with deferred payment basis.</p>					
<p>3. What do I get from this product?</p> <ul style="list-style-type: none"> Amount Financed : RM_____ Margin of Financing : _____ % Financing Tenure : _____ Profit Rate : <ul style="list-style-type: none"> i. Capping Profit Rate = 10.50% ii. Effective Profit Rate = BFR +/- _____ Sale Price : RM_____ 					
<p>4. What are my obligations?</p> <ul style="list-style-type: none"> Mode of Payment : _____ Total Financing Amount that you are required to pay including profit margin : RM_____ <p>Note: If applicable, Rebate may be provided to the customer if there is a difference between the Capping Profit Rate and the Effective Profit Rate.</p>					
<p>5. What are the fees and charges I have to pay?</p> <ul style="list-style-type: none"> Stamp duties: As per the Stamp Duty Act 1949 (Revised 1989). Disbursement fees for registration of charge, land search and bankruptcy search. Processing fee of RM_____. 					
<p>6. What if I fail to fulfil my obligations?</p> <ul style="list-style-type: none"> Compensation (Ta'widh): <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 50%; padding: 5px;">During financing period</td> <td style="width: 50%; padding: 5px;">The compensation rate that shall be applied is 1% p.a. on the overdue amount.</td> </tr> <tr> <td style="padding: 5px;">Upon expiry of financing period</td> <td style="padding: 5px;">The compensation rate that shall be applied is the Bank's current Islamic Interbank Money Market (IIMM) Rate on the principal 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 that shall be applied is 1% p.a. on the overdue amount.	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.
During financing period	The compensation rate that shall be applied is 1% p.a. on the overdue amount.				
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.				

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

Early settlement during Lock In Period = (BFR +/- Spread) X Original Principal Amount.

8. Do I need any insurance/takaful coverage?

Yes. It is compulsory.

You have the option to obtain the Takaful coverage from BMMB which could be financed as part of your margin of financing.

- Mortgage Reducing Term Takaful (MRTT)*
- Long Term Houseowner Takaful (LTHT)* or
- Fire Takaful / Houseowner Takaful.

**Note: List of coverage that could be financed by BMMB together with the financing amount.*

9. What are the major risks?

- Profit Rate may change according to Base Financing Rate (BFR) changes; but capped at ceiling rate of 10.50%.
- If you have problems to fulfil your financing obligations, please contact us for payment alternatives.

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 of this product, please refer to our product brochure, available at all our branches and our website address of www.muamalat.com.my.

If you have any enquiries, please contact us at :

12. Other financing packages available:

Home Financing (Istisna')-i.

IMPORTANT NOTES:

YOUR HOUSE / SHOP HOUSE MAY BE FORECLOSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR FINANCING