

<p>PRODUCT DISCLOSURE SHEET (PDS)</p> <p>Read this Product Disclosure Sheet (PDS) before you decide to take up the Outward Bills for Collection-i. Be sure to also read the terms and conditions of the product and seek clarification from your institution if you do not understand any part of this document or the general terms</p>	<p>BANK MUAMALAT MALAYSIA BERHAD</p> <p>Outward Bills for Collection-i Date: [To be filled in by Business Unit Personnel]</p>
<p>1. What is this product about?</p>	
<p>Outward Bills for Collection-i is the collection by the Banks, of a sum of money, due from a buyer, with or without the Delivery of Shipping Documents. It is the exporter part of the Collection transaction. Collection is one of the methods of settlement/ payment in international trade. It is defined as “the process of sending out financial and commercial documents for payment (and acceptance in cases of usance transactions) which is accompanied by Collection Instruction”. Upon shipment, exporter will collate all his export documents and submit to his bank to be sent to the buyer’s bank for payment or acceptance.</p>	
<p>2. What is the Shariah concept applicable?</p>	
<p>The Shariah concept of Outward Bills for Collection-i (OBC-i) is Wakalah. The Bank acts as an agent in collection on behalf of the seller/exporter. The seller ships the goods to the buyer and presents the documents, bill of exchange, invoices etc to his bank for collection. This collection will be accompanied by instructions to his bank as to how the documents are to be dealt with.</p>	
<p>3. What do I get from this product?</p>	
<p>Benefits of using our products:</p> <ul style="list-style-type: none"> • Simple and inexpensive • Control of goods • Both parties know the other is reliable • No doubt of buyer’s willingness to pay 	
<p>4. What are my obligations?</p>	
<p>The customer pays relevant charges/commission for example telex, courier, stamp duty and service charge.</p>	
<p>5. What are the fees and charges I have to pay?</p>	
<p>a) Stamp Duties As per the Stamp Duty Act 1949 (Revised 1989)</p> <p>b) Disbursement Fees Include fees for registration of charge and land search (If applicable)</p> <p>c) Processing Fees Not applicable</p> <p>d) Charge/Commission Please request from your Trade Sales representative for the Bank’s Standard Charges on Trade Financing products. If there are any changes in fees and charges that are applicable to your financing facility, the Bank will notify you at least 21 calendar days prior to the effective date of implementation.</p>	
<p>6. Do I need any insurance/takaful coverage?</p>	
<p>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.</p>	
<p>7. What do I need to do if there are changes to my contact details?</p>	
<p>It is important that you inform us on any changes in your contact information to ensure that all correspondences reach you in a timely manner</p> <p>Changes in your business/company’s contact details should be formally submitted in writing and duly authorized by the company’s authorized signatories.</p>	
<p>8. Where can I get assistance and redress?</p>	
<ul style="list-style-type: none"> • If you wish to complaint on the product or services provided by us, you may contact us at: 	

Bank Muamalat Malaysia Berhad
Customer Service Department
Level 19, Menara Bumiputra
21 Jalan Melaka, 50100 Kuala Lumpur
Tel : 1300-88-8787
Email: feedback@muamalat.com.my
Website: 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
Faks: 03-21741515
Email: bnmtelelink@bnm.gov.my

9. Where I can get further information?

Should you require additional information on this product, please call our Trade Sales representative at our website at www.muamalat.com.my.

10. Other financing product available:

We also provide asset financing, working capital financing and contract financing.

IMPORTANT NOTE:

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DEFAULT ON ANY TERMS OF FINANCING THEREIN ON THE DUE DATES

The information provided in this product disclosure sheet is valid as at 31/1/2015.

<p>LEMBARAN MAKLUMAT PRODUK</p> <p>Sila baca Lembaran Maklumat Produk ini sebelum anda membuat keputusan untuk memohon Bil Pungutan Keluar-i (BPK-i). Sila pastikan anda telah membaca terma dan syarat-syarat.</p>	<p>BANK MUAMALAT MALAYSIA BERHAD</p> <p>Bil Pungutan Keluar-i (BPK-i) Date: [Untuk diisi oleh Kakitangan Unit Perniagaan]</p>
<p>1. Apakah produk ini?</p> <p>Outward Bills for Collection-i is the collection by the Banks, of a sum of money, due from a buyer, with or without the Delivery of Shipping Documents. It is the exporter part of the Collection transaction. Collection is one of the methods of settlement/ payment in international trade. It is defined as "the process of sending out financial and commercial documents for payment (and acceptance in cases of usance transactions) which is accompanied by Collection Instruction". Upon shipment, exporter will collate all his export documents and submit to his bank to be sent to the buyer's bank for payment or acceptance. Bil Pungutan Keluar-i adalah pungutan sejumlah wang oleh Bank berikutan hutang pembeli</p>	
<p>2. Apakah Konsep Syariah yang diguna pakai?</p> <p>Prinsip Syariah yang diguna pakai adalah Wakalah.</p> <p>Wakalah merujuk kepada Bank yang bertindak sebagai ejen kepada pelanggan. Bank akan bertindak sebagai ejen bagi bayaran ke atas pembelian pelanggan manakala pelanggan pula akan membiayai sepenuhnya nilai barangan apabila pada tempoh matang Bil Pungutan Keluar-i (BPK-i)</p>	
<p>3. Apa yang saya dapat daripada produk ini?</p> <p>Faedah yang diperolehi apabila menggunakan produk ini:</p> <ul style="list-style-type: none"> • Ringkas dan murah • Kawalan Barangan • Kedua-dua pihak mengetahui pihak lain boleh dipercayai • Tiada keraguan terhadap kesanggupan pembeli untuk membayar. 	
<p>4. Apakah tanggungjawab saya?</p> <p>Pelanggan akan membayar caj / komisen yang berkaitan contohnya teleks, kurier, duti setem dan caj perkhidmatan.</p>	
<p>5. Apakah yuran dan caj yang saya perlu bayar?</p> <p>a) Duti Setem Seperti yang termaktub di Akta Setem 1949 (Disemak 1989)</p> <p>b) Yuran Pembayaran Termasuk yuran untuk pendaftaran tanah dan carian tanah (jika berkaitan)</p> <p>c) Yuran Pemprosesan Tidak dikenakan</p> <p>d) Caj/komisen Sila berurusan dengan Pengurus Perhubungan anda untuk mendapatkan bayaran standard Bank untuk produk dan perkhidmatan pembiayaan perdagangan. Pihak Bank akan memberitahu pelanggan sekurang-kurangnya 21 hari sebelum tarikh perlaksanaan sekiranya terdapat sebarang perubahan pada yuran dan caj yang berkaitan dengan pembiayaan pelanggan.</p>	
<p>6. Adakah saya perlu ada insurans/perlindungan takaful?</p> <p>Walaupun anda tidak perlu khusus untuk mengambil apa-apa perlindungan insurans/takaful untuk produk ini, anda digalakkan untuk mempertimbangkan pengambilan perlindungan yang sesuai untuk barangan/dagangan anda.</p>	
<p>7. Apa yang perlu saya lakukan jika terdapat perubahan dalam butiran peribadi saya?</p> <p>Adalah penting untuk anda memaklumkan kepada Bank mengenai sebarang pertukaran maklumat untuk menghubungi anda bagi memastikan anda menerima semua surat-menyurat tepat pada masanya.</p> <p>Perubahan dalam butiran hubungan perniagaan/syarikat anda harus secara rasmi dikemukakan secara bertulis dan yang diberi kuasa oleh penandatanganan yang diberi kuasa syarikat.</p>	
<p>8. Di manakah saya boleh mendapatkan bantuan dan pembelaan?</p>	

- Jika anda ingin membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, anda boleh menghubungi kami di:

**Bank Muamalat Malaysia Berhad
Customer Service Department
Level 19, Menara Bumiputra
21 Jalan Melaka, 50100 Kuala Lumpur
Tel : 1300-88-8787
Emel: feedback@muamalat.com.my
Laman Web: www.muamalat.com.my**

- Jika pertanyaan atau aduan anda tidak diselesaikan dengan memuaskan oleh kami, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

**Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1-300-88-5465
Faks: 03-21741515
Emel: bnmtelelink@bnm.gov.my**

9. Di manakah saya boleh mendapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat tambahan mengenai produk ini, sila rujuk kepada risalah produk yang boleh didapati di semua cawangan kami dan di laman web kami di www.muamalat.com.my.

10. Produk pembiayaan lain yang disediakan:

Kami juga menyediakan pembiayaan aset, pembiayaan modal kerja dan pembiayaan kontrak.

NOTA PENTING:

TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA LEWAT MEMBAYAR MENGIKUT SEBARANG TERMA PEMBIAYAAN

Maklumat yang diberikan di dalam risalah pendedahan produk ini adalah sah pada 31/1/2015