

# PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Personal Financing-i. Other customers have read this PDS and found it helpful, **you should read it too.**

## 1 WHAT IS PERSONAL FINANCING-i

**Personal Financing-i** is an unsecured term financing facility to assist you in meeting your personal financial needs. The facility is calculated based on Floating or Flat Rate, depending on the package offered.

The product is structured under the concept of Tawarruq which is supported by other Shariah contracts including Murabahah, Wakalah and binding promise under the concept of Wa'd Mulzim.

Under the Wa'd Mulzim, the customer provides a binding promise for an asset requisition to purchase Shariah-compliant commodities ("Commodity") from the Bank at the Selling Price.

Under the Wakalah contract, the customer appoints the Bank as agent to purchase and sell the Commodity on behalf of the customer. The Bank will purchase the Commodity from a supplier at the Purchase Price, and thereafter sell the Commodity to the customer at the Selling Price on a Murabahah (cost-plus) basis. The Selling Price shall be paid by the customer to the Bank on a deferred basis.

The customer shall then sell the Commodity via the Bank, acting as agent, to a third party on a cash basis, and the cash shall be treated as the financing amount to the customer. The Tawarruq transactions shall be conducted prior to the disbursement of the financing amount.

The customer may request to take delivery of the purchased Commodity before it is sold to a third party. All costs and expenses related to the delivery and transfer of ownership shall be solely borne by the customer. In such case, the financing amount will not be disbursed to the customer.

## 2 KNOW YOUR OBLIGATIONS

### Financing Product Features

Financing Amount	:	Minimum of RM3,000 Maximum of RM400,000.
Financing Tenor	:	Minimum of 1 year and maximum of 10 years.

### Illustration of Calculation

	Flat Rate	Floating Rate
Profit Rate	3.00% p.a.	2.75% + 2.77% = 5.52% p.a.
Tenor	10 years	10 years
Financing Amount	RM100,000	RM100,000
Selling Price	RM130,000	RM193,601.95
Monthly Instalment	RM1,083.33	RM1,071.43
Total profit cost at end of 10 years	RM30,000	RM28,571.60
Total instalment amount at end of 10 years	RM130,000	RM128,571.60

\*Floating Rate=Standardised Base Rate + Spread

### It is your responsibilities to:



Read and understand the **key terms** in the **contract** before you sign it.



Pay your monthly instalment timely and in full **10 years**. Speak to us if you wish to settle your financing earlier.



**Contact us immediately** if you are unable to pay the monthly instalment.

### Fees & Charges

Fees & Charges	Amount
Processing Fee	Waived
Wakalah (Agency) Fee	RM50.00 (per successful application)
Stamp Duty	As per the Stamp Act 1949 (Revised 1989)
Will (Optional)	RM _____ (if agreed)
Takaful (Optional)	RM _____ (if agreed)
Late Payment Charges	1% p.a. on the overdue instalments on default payment during financing tenor and before maturity; OR a sum equivalent to the BNM's Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on default payment which exceeded the maturity date.

- Collection Fee of 2% of the monthly instalment is applicable only for payment arrangement through ANGKASA platform or Accountant General's (AG) Department.
- Kindly refer to our website at [www.muamalat.com.my](http://www.muamalat.com.my) for details of fees and charges.
- \*The fees and charges are subject to the service tax (8%) imposed under the Service Tax Act 2018 (as amended), where applicable.

## PRODUCT DISCLOSURE SHEET

Date:

### If you wish to settle your financing early you should know:

- You will receive a rebate (Ibra') on deferred profit according to Shariah principles.
- The rebate is final and binding.
- The Bank calculates the rebate based on early settlement and total payments made.
- Ibra' formula: Outstanding Selling Price - Outstanding Principal - Amount Due to the Bank - Reduction of Ibra'

### Important Note:

#### What is Standardised Base Rate (SBR)?

The SBR we offer to this product is based on the benchmark rate specified by Bank Negara Malaysia (BNM). The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.

#### What are the possible scenarios to trigger a change in the SBR?

The SBR can increase or decrease due to changes in the benchmark rate, particularly changes in the Overnight Policy Rate (OPR).

#### Your monthly instalment may increase during the tenure of your financing.

The SBR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBR means that you have to pay a higher monthly installment.

## 3 KNOW YOUR RISKS

### What happens if you ignore your obligations?

- You pay more in total due to late payment charges (compensation charges/Ta'widh) which is 1% p.a. on the overdue instalments on default payment during financing tenor and before maturity; OR a sum equivalent to the BNM's Islamic Interbank Money Market (IIMM) Rate on the balance principal amount outstanding on default payment which exceeded the maturity date.
- We may deduct money from any account you have with us to set off your outstanding balance.
- We may take legal action against you.
- Your credit score may be affected leading to credit being more difficult or expensive to you.

## 4 OTHER KEY TERMS

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- No guarantor or collateral is required.
- It is optional to have a takaful coverage. However, you are encouraged to obtain a Takaful plan to cover your financing from either a panel or non-panel Takaful provider.
- Right to set-off: The Bank is entitled to set-off any outstanding amount due in this financing account from any of your credit balances in your accounts maintained with the Bank. The Bank will notify you at least seven (7) calendar days in prior.

If you have any questions or require assistance on your Personal Financing-i, you can:



Call us at:  
03-26005500



Visit us at:  
[Personal Financing-i](#)



Email us at:  
[feedback@muamalat.com.my](mailto:feedback@muamalat.com.my)

### Customer's Acknowledgment\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Bank Muamalat has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

*\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

The information provided in this product disclosure sheet is valid effective: **1<sup>st</sup> January 2026.**