

PRODUCT DISCLOSURE SHEET

Date:

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your ASB/ASB2 Term Financing-i. Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS ASB/ASB2 TERM FINANCING-i

ASB/ASB2 Term Financing-i is a financing facility for customers to participate in investment under the Amanah Saham Bumiputera (ASB)/ Amanah Saham Bumiputera 2 (ASB 2) unit trusts. This financing is secured by the ASB/ ASB 2 Certificates, and customers can enjoy the ASB/ ASB 2 returns which will be automatically credited into the customer's ASB/ ASB 2 account. It is a Shariah-compliant secured term financing facility for customers to invest in ASB/ ASB 2 units.

Under this scheme, the customer opts for a personal financing scheme as capital for the investment in ASB/ ASB 2, and the customer is required to pay monthly instalments (comprising principal and profit) until the end of the financing tenure. The customer will enjoy returns through ASB/ ASB 2 dividend income and savings.

The ASB/ASB2 Term Financing-i (TF-i) is based on the concept of Tawarruq and uses a combination of Shariah contracts including Murabahah, Wakalah, and is combined with a binding promise under the concept of Wa'd Mulzim. Under Wa'd Mulzim, the customer makes a binding promise for the asset request to purchase Shariah-compliant commodities ("Commodities") from the Bank at the Sale Price. Under the Wakalah contract, the customer appoints the Bank as an agent to buy and sell the Commodities on behalf of the customer.

The Bank will purchase the Commodities from the supplier at the Purchase Price, and subsequently sell the Commodities to the customer at the Sale Price on a Murabahah (cost plus) basis. The Sale Price shall be paid by the customer to the Bank on a deferred basis.

The customer shall then sell the Commodities (via the Bank acting as agent) to a third party for cash, and the cash proceeds will be deemed as the financing amount to the customer. The Tawarruq transaction must be executed before the disbursement of the financing amount to the customer.

The customer may apply to take delivery of the purchased commodities before they are sold to the third party. All costs and expenses related to the delivery and transfer of ownership of the Commodities shall be borne entirely by the customer. In such circumstances, the financing amount will not be disbursed for the purchase of the ASB units on behalf of the customer.

2 KNOW YOUR OBLIGATIONS

Attractive Features of the Financing Product

Total Financing	Minimum RM10,000 and maximum RM200,000*								
	*Including any existing outstanding balance in the Term Financing-I for ASB/ASB 2, (if any) or up to the maximum investment allowed by Amanah Saham Nasional Berhad (ASNB), whichever is lower. The approved financing amount is subject to the Bank's credit assessment.								
Financing Tenure	Minimum 5 years and maximum up to 35 years; Or up to the age of 70; whichever is earlier.								
Total Certificates	<ul style="list-style-type: none"> Up to 200,000 unit ASB/ ASB 2. The number of certificates can be divided as follows, subject to a minimum denomination of RM1,000 per certificate. 								
<table border="1"> <thead> <tr> <th>Investment Value</th><th>Total ASB/ ASB 2 Number Certificates</th></tr> </thead> <tbody> <tr> <td>Up to RM 50,000</td><td>2</td></tr> <tr> <td>> RM 50,000 - RM 100,000</td><td>3</td></tr> <tr> <td>> RM 100,000 - RM 200,000</td><td>5</td></tr> </tbody> </table>		Investment Value	Total ASB/ ASB 2 Number Certificates	Up to RM 50,000	2	> RM 50,000 - RM 100,000	3	> RM 100,000 - RM 200,000	5
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Up to RM 50,000	2								
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> RM 100,000 - RM 200,000	5								

It is your responsibilities to:



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



Pay your monthly instalments on time and in full for the **duration of your chosen financing tenure**. Contact us if you intend to settle your financing early.



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

Illustration of Profit Rate calculation

Financing Amount	:	RM100,000.00
Financing Margin	:	Up to 105% of nominal value of ASB/ ASB 2 units (inclusive of ASB/ ASB 2 GRIT financing).
Financing Tenure	:	15 Years
Profit Rate	:	3.95% per year
Effective Profit Rate	:	Standard Base Rate (SBR) +/- Spread: 2.75% + 1.20%
Profit Rate Cap	:	10.50% per year
Selling Price (Including profit margin)	:	RM198,972.00
Note	:	<ul style="list-style-type: none"> Profit calculation is based on the daily balance. The example above is for illustration purpose only The illustration for SBR is 2.75% per annum.
	:	

Fees and Charges	Amount		
Stamp Duty (Nominal)	RM 10		
Certificate Fee ASB/ ASB 2	RM 50		
+ Sales and Services Tax (SST) 8%			
Total	RM 4 RM 54		
SMART ASB SUPER Profit Rate	SMART ASB SUPER Profit Rate with lower profit rates for the first 5 years.		
	SMART ASB SUPER with Takaful		
	Tenure	With PC**	Without PC**

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	(open CASAIA & take up 2 Wealth Products)	
Year 1- Year 3	3.95%	4.05%
Year 4 - Year 5	4.45%	4.55%
Year 6 onwards	4.75%	4.85%
Late Payment Charges	1% per annum on the overdue instalment until the payment date for payment default during the financing tenure and before the maturity period; OR an amount equivalent to the Bank Negara Malaysia (BNM) Islamic Interbank Money Market (IIMM) rate on the outstanding principal balance amount for financing payment default after the maturity period.	

- Please refer to our website at www.muamalat.com.my for more information on fees and charges.
- *Fees and charges are subject to service tax (8%) imposed under the Service Tax Act 2018 (as amended), where applicable.
- **Product Customisation

Important Note:

What is the Standard Base Rate?

The SBR offered for this product is based on the benchmark rate set by Bank Negara Malaysia (BNM). The current benchmark rate is set at the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by Bank Negara Malaysia's Monetary Policy Committee.

Rate (Floating)	Today (SBR* =2.75%)	If SBR increases to 1%	If SBR increases to 2%
Effective Profit Rate	3.95% per year	4.95% per year	5.95% per year
Monthly Instalment	RM 737.20	RM 788.20	RM 841.16
Total cost of profit at the end of 15 years	RM 32,693.27	RM 41,874.46	RM 51,408.42
Total payment at the end of 15 years	RM 132,693.27	RM 141,874.46	RM 151,408.42

If you wish to settle the financing earlier, please note that: -

- You will receive a rebate (ibra') on the unearned profit according to Shariah principles.
- The rebate is final.
- The Bank will calculate the rebate based on the early settlement and the total payments made.
- Ibra' Formula: Outstanding Balance (Outstanding Selling Price) - Outstanding Principal Amount - Amount Owed to the Bank - Ibra' Reduction

3 KNOW YOUR RISKS

4 OTHER KEY TERMS

What will happen if you neglect your responsibilities? <ol style="list-style-type: none"> You will have to pay more overall due to late payment charges (compensation charge/Ta'widh) which is 1% per annum on the overdue instalment until the payment date for payment default during the financing tenure and before the maturity period; OR an amount equivalent to the Bank Negara Malaysia (BNM) Islamic Interbank Money Market (IIMM) rate on the outstanding principal balance amount for financing payment default after the maturity period. We may deduct money from any of your existing accounts with us to set-off your outstanding financing balance. We will take legal action against you. Your credit score may be affected, making credit more difficult or expensive for you. 	<ol style="list-style-type: none"> Please inform us immediately if there are any changes to your contact details. A guarantor or collateral is not required because the ASB/ASB 2 certificates obtained from this financing have been charged to the bank. You are free to choose whether to take Takaful protection to cover your financing. However, customers are encouraged to take up a Takaful protection plan from the current panel Takaful or non-panel Takaful providers. Right to set-off: We reserve the right to set-off the outstanding balance in the financing account by utilizing any credit balance in any of your accounts with us, whereby the Bank will notify you at least seven (7) calendar days before the date of execution.
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If you have any questions or require assistance for this ASB/ASB2 Term Financing-i, you can:



Call us at:
03-26005500



Visit us at:
[ASB/ASB2 Term Financing-i](#)



E-mail us at:
feedback@muamalat.com.my

Customer's Acknowledgement

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: **1st January 2026.**