

PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Muamalat Pajak Gadai Islam.

Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS MUAMALAT PAJAK GADAI ISLAM

Muamalat Pajak Gadai Islam is an Islamic pawnbroking facility. The qualified customer shall apply for financing from the Bank for a mutually agreed amount by collateralising an agreed amount of gold or gold item to the Bank. Under this product, the customer is the legal owner of the gold item(s) and agrees to pawn this/her/customer's gold item(s) (gold item(s) acknowledged by the Bank) as collateral for the financing received from the Bank.

This product is structured based on the Shariah concepts of Tawarruq and Rahn. Under the Tawarruq arrangement, several Shariah contracts are involved, namely Murabahah (sale and purchase of assets with disclosed cost and profit), Wakalah (agency), and Wa'd Mulzim (a binding promise). Upon your request, the Bank will purchase Shariah-compliant commodities and sell them to you at a deferred selling price, which includes profit. Acting as your agent, the Bank will then sell the commodities to a third party on a cash basis, and the proceeds from this sale represent your financing amount. You may choose to take delivery of the commodity at your own cost before it is sold to the third party; however, in such a case, the financing amount will not be disbursed to you.

The Rahn concept refers to a pledge or collateral arrangement, where you pledge your gold as security for the financing. You remain the legal owner of the pledged gold, while the Bank holds the right to retain or dispose of it, in accordance with Shariah principles, in the event of default to settle any outstanding amount.

2 KNOW YOUR OBLIGATIONS

Illustration of profit charge calculation:

Value of gold item to be pawned	: RM 10,000.00
Tenor of financing	: 18 months
Financing amount (80%)	: RM 8,000.00
Profit rate for 18 month	
RM 8,000.00 x 11.25% p.a. x 18/12	: RM 1,350.00
Profit rate for every 1 months	
RM 1,350.00 / 18	: RM 75.00

Fees and Charges

Fees and Charges	Amount (RM)
Reissuance of new Kontrak Pembiayaan Pajak Gadai Islam (KPPGI)	RM5.40*
Tender Fees (If applicable)	RM5.40*
Takaful on Gold (Marhun)	Borne by the Bank
Takaful for BMMB Ar-Rahnu Customer (Group Personal Accident - GPA with Wakaf)	Borne by the Bank
Profit Charges	Profits is calculated based on the daily outstanding balance and will be charged on each payment date until the maturity date.
Additional Requirement (Ar-Rahnu Prestige)	Customers are required to pay the first (1 st) profit cycle amount (as per Kontrak Pembiayaan Pajak Gadai Islam (KPPGI)) in advance upon disbursement.

- Please refer to our website www.muamalat.com.my for more information on 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.

It is your responsibilities to:



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



Pay profit charges as scheduled and settle all outstanding amounts by the maturity date to avoid auction of the pledged gold.



Contact us immediately if you are unable to pay the financing profit or fully settle the payment for your pledged gold.

Feature	Description
Financing Margin	Up to 80% of the current market value of the gold (Marhun)
Financing Amount	Minimum : RM250 per Ar-Rahnu Financing Account Maximum : a) RM500,000 for Gold Item (Non Muamalat Gold-i (Non MG-i)) b) RM500,000 for MG-i (Physical and Account) c) Ar-Rahnu Prestige - RM1,000,000.00 combination for MG-i and Non MG-i and applicable for existing and selected customer via special approval.
Profit Rate	11.25% per annum (fixed rate)
Financing Tenure	Up to 18 months
Profit Payment Frequency	The profit charges must be paid on or before each Payment Date stated in the Payment Schedule of the Islamic Pawn Broking Financing Contract (Muamalat Pajak Gadai Islam) as a condition to qualify for the financing period up to the Maturity Date. The payment due date will be on the first (1 st) day of each month for every payment cycle.

Important Note:

- The Bank reserves the right to auction your gold or gold item(s) should you fail to settle the financing, profit charges, or any other fees pertinent to the tenor that have been agreed upon.
- The Bank reserves the right to indict the owner of the gold item(s) should the item(s) be fake.
- The customer is responsible to pay zakat on the gold that is kept with the bank. The bank is not responsible to pay the zakat on the pawned gold on behalf of the customer.

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Ar-Rahnu Prestige Package

This package combines financing limits for MG-i and Non MG-i up to RM1,000,000 for selected customers.

Eligibility:

- a) Existing customers with at least 6 months Ar-Rahnu financing history.
- b) Good payment record (no auctions).
- c) No adverse CCRIS or CTOS records.
- d) Not open to new customers.

Note: Customer must pay six months' profit in advance upon disbursement

If you wish to settle your financing early, you should know: -

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

3 KNOW YOUR RISKS

What happens if you ignore your obligations?

- a) Right to set-off: The Bank is entitled to set-off any outstanding amount due in this Ar-Rahnu account from any of your credit balances in your accounts maintained with the Bank, which we will notify you at least seven (7) calendar days in advance.
- b) If you fail to pay on time, the Bank may auction the pledged gold or sell the gold in your MG-i account.
- c) A Tender Notice will be issued 7 days after the maturity date or profit due date.
- d) You will bear any shortfall if the sale proceeds are insufficient to settle the outstanding financing.
- e) The Bank may also act in the event of default and bankruptcy.

4 OTHER KEY TERMS

- a) To inform us of any change in your contact details.
- b) Your pledged gold is covered by Takaful, paid by the Bank.
- c) Group Personal Accident Takaful is available. (Please refer to the terms and conditions available on the official website for further details.
- d) You can opt for additional Takaful Coverage on your financing amount, which we recommend.

If you have any questions or require assistance on your Muamalat Pajak Gadai Islam, you can:



Call us at:
03-26005500



Visit us at:
Muamalat Pajak Gadai Islam /
Muamalat Pajak Gadai Islam (Ar Rahnu
PRESTIGE)



Email us at:
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: **1st January 2026.**