

# PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

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

## 1 WHAT IS MUAMALAT CASHLINE-i

**Muamalat Cash Line-i (M-Cash)** is a financing facility linked to a Current Account-i. The M-Cash facility enables the customer to utilize the approved drawing limit from the Current Account-i. The product is based on the Shariah principles of Tawarruq. This financing is calculated on a floating rate basis, depending on the pricing structure applicable to the customer.

The product is structured under the concept of Tawarruq which is supported by other Shariah contracts including Murabahah, Wakalah, and a 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	<ul style="list-style-type: none"> <li>Minimum: RM10,000</li> <li>Maximum (unsecured): RM200,000.</li> <li>Maximum (Secured against Residential or Commercial Property): RM 500,000</li> <li>Maximum (Secured against Fixed Term Account-i): Up to 100% of Fixed Term Account-i value</li> </ul>
Financing Tenor	Minimum of 2 years Maximum of 5 years.
Profit Rate	Financing Amount : RM 20,000 Financing Tenor : 5 years Effective Profit Rate: SBR +5.16%p.a. : 7.91% p.a. <ul style="list-style-type: none"> <li>Floating Rate = SBR + 5.16%p.a. = 7.91% p.a;</li> <li>Profit Rate = SBR +/- Spread</li> <li>Ceiling Rate : 11.00% p.a.</li> <li>Selling Price = Financing Amount + (Financing Amount x Ceiling Rate x Tenor)</li> </ul> Selling Price : RM31,000.00 (including profit margin) Note: SBR for the illustration is 2.75% p.a. Note: SBR: Standardised Base Rate Note: Profit is calculated on daily rest Note: Spread: Indicative rate, subject to customer's credit rating and credit assessment.

### It is your responsibilities to:

-  Read and understand the **key terms** in the contract before you sign it
-  Pay your monthly payment timely based on the utilisation amount within the facility tenure. The principal amount is to be paid in full at maturity.
-  **Contact us immediately** if you are unable to pay the monthly instalment.

### Fees and Charges

Fees and Charges	Type of Charge	Amount
Processing Fee	Service Charge	Waived*
Takaful (Optional)	Takaful Fee	Group Credit (GCT) Based on the product package offered, if any. <i>Note: Takaful contribution shall be paid to the Takaful operator, not to the Bank.</i>
Legal Fee	Legal Fee	As per the scale fees prescribed in the Solicitors' Remuneration Order (SRO)
Disbursement	Legal Fee	Including but not limited to registration fees, search fees and other charges imposed by the relevant authorities and/or expenses incurred by the legal firms.
Stamp Duty	Stamp Duty	As per the Stamp Act 1949 (Revised 1989), subject to the applicable stamp duty exemption or remission orders.
Brokerage Fee	Brokerage Fee	<ul style="list-style-type: none"> <li>Retail Consumer and Small and Medium Enterprises (SME): To be borne by the Bank</li> <li>Corporate/ Commercial/ Government: RM 6.00 per million.</li> </ul>
Late Payment Charges		1% p.a. on the overdue installments 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.

- 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.

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## 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 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)

### M-Cash Facility Renewal

You may apply for the renewal of your M-Cash facility by giving at least thirty (30) Business Days' notice to the Bank for their consideration and approval.

### If you wish to settle your financing early before its maturity: -

- 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'

## 3 KNOW YOUR RISKS

### What happens if you fail to meet obligations?

- You **pay more in total** due to late payment charges (compensation charges/Ta'widh).
- 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.

### 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.

Profit Rate	Today* (SBR = 3.00%)	If SBR increases 1%	If SBR increases 2%
Effective Rate	8.16% p.a.	9.16% p.a.	10.16% p.a.
Monthly Profit Servicing	RM 138.60	RM 155.59	RM 172.58
Total profit cost at the end of 5 years	RM 8,160	RM 9,160	RM 10,160
Total payment amount at the end of 5 years	RM 28,160	RM 29,160	RM 30,160

\*The SBR per annum for illustration.

## 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.
- 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 Muamalat Cashline-i Facility, you can:



Call us at:  
03-26005500



Visit us at:  
[Muamalat Cashline-i Facility](#)



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.**