

PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

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

1 WHAT IS MUAMALAT REVOLVING FINANCING-i

Muamalat Revolving Financing-i is a short term financing facility which provide funds to companies for working capital requirements.

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 Illustration	
Financing Amount	: RM1,000,000
Financing Tenure	: 1 month (30 days)
Base Financing Rate (BFR)*	= 3.00%
Profit Rate	= 3.00% + 1.50% per annum 4.50%
Profit Amount	= RM1,000,000 x 4.50% x (30/365) RM3,698.63
Selling Rate	= RM1,000,000 x 4.50% x (30/365) + RM1,000,000 RM1,003,698.63

It is your responsibility to:



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



Ensure you can afford to pay a higher instalment if the Overnight Policy Rates (OPR) rises.



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

*The BFR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The BFR can rise or fall due to changes in the OPR

Fees & Charges	Amount
Stamp Duty	As per the Stamp Act 1949 (Revised 1989)
Legal fees, Valuation fees and other charges	Including solicitors fee for preparing financing documentation, registration of charge, land search and bankruptcy search (where applicable).
Brokerage Fee	<ul style="list-style-type: none"> Retail Consumer and Small and Medium Enterprises (SME): To be borne by the Bank. Corporate/ Commercial/ Government: RM 6.00 per million.
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.

• Kindly refer to our website at www.muamalat.com.my for details of fees and charges.

• *The fees and charges are subject to the service tax imposed (8%) under the Service Tax Act 2018 (as amended), where applicable.

Important Note:

- Multiple disbursements / utilizations within the approved facility amount/limit.
- Utilization tenure of 30, 60, 90, 120 or 180 days or any other period agreed by the Bank. Final Maturity of the Financing Facility shall be up to 1 year.
- Profit Rate refers to the rate applicable to the Facility as stated in the payment schedule, which, wherever the context permits, shall include any other rate that the Bank may impose at any time or from time to time, subject to prior notice, as formulated below:-

Cost of Funds ("COF") + [Spread] per annum ("p.a.")

- The Bank's Selling Price is determined at the point of each disbursement / utilization based on fixed profit rate quoted, formulated as follows:-

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Financing Amount x Profit Rate x Tenure (day or month) / (365 days or 12 months) + Financing Amount

What if I fully settle the financing before its maturity?

Ibra` or Rebate on deferred profit shall be provided to the Customer subject to Shariah principle:

- (a) The Bank shall grant *Ibra`* or Rebate in the event of early settlement of the Facility by the Customer;
- (b) The Bank shall grant *Ibra`* or Rebate on its profit of the unutilised amount of the Facility
- (c) The Bank shall grant *Ibra`* or Rebate if there is any difference between the Selling Price and the total monthly instalment payable at the end of the financing tenor (as the case may be);
- (d) Any *Ibra`* or Rebate granted by the Bank shall be deemed as final and conclusive save and except for manifest error; and

Note: Item (a), (b) & (d) are applicable to both fixed and floating Facility whilst item (c) is only applicable to floating Facility and subject that there is no event of default occurring and continuing.

3 KNOW YOUR RISKS

What are the major risks?

- a) If there is a reduction in Bank's BFR, you will not be able to enjoy any reduction in your current financing rate.
- b) If you have problems to fulfill your financing obligations, please contact us for payment alternatives.

What happens if you fail to meet obligations?

- a) 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.
- b) We may deduct money from any account you have with us to set-off your financing outstanding balance.
- c) We may foreclose your property or take legal action against you.
- d) Your credit score may be affected, leading to credit being more difficult or expensive to you.

4 OTHER KEY TERMS

- a) You are responsible to pay the facility in lump sum consisting of Principal amount plus profit upon maturity of each disbursement / utilization tenure. In the event the principal amount is rolled over for a new drawdown tenure, the rollover proceeds shall be applied to settle the outstanding principal balance.
- b) 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.
- c) 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 nonpanel Takaful provider. The Takaful protection plan is necessary to cover your outstanding financing during the period of financing and/or term of coverage in the event of any unfortunate circumstances.

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



Call us at:
03-26005500



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



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**.