

PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

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

1 WHAT IS MUAMALAT CASHLINE-i (M-CASH) BUSINESS

Muamalat Cashline-i (M-Cash) Business 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 M-Cash facility is generally aimed at fulfilling working capital requirements and can help to reduce the burden of short-term cash flow requirements. The product is based on the Shariah principles of Tawarruq.

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

Illustration on Financing

Financing Amount	:	RM200,000
Financing Tenure	:	5 years
Profit Rate	:	8.31% p.a.
Floating Rate	=	BFR + 1.75% p.a. = 8.31% p.a.
Profit Rate	=	BFR +/- Spread
Ceiling Rate	=	11.00% p.a.
Selling Price	=	Financing Amount + (Financing Amount x Ceiling Rate x Tenor)
Selling Price (including profit margin)	:	RM310,000.00
Note	:	BFR: for the illustration is 6.56% p.a.
	:	BFR : Base Financing Rate
	:	Profit is calculated on daily set
	:	Indicative Rate, subject to customer's credit rating and credit assessment.
	:	Tenure : Min. 2 years ; Max. 5 years

It is your responsibility to:



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



Pay your monthly instalment timely and in full **5 years**. Speak to us if you wish to settle your financing earlier.



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



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

Fees and Charges

Transaction	Type of Charge	Amount
Processing Fee	Service Charge	Waived*
Takaful (Optional)	Takaful Fee	Group Credit Takaful (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		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	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 (8%) imposed under the Service Tax Act 2018 (as amended) , where applicable

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Important Note:

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 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'

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) 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.
- 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.

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.
- Guarantor may be required subject to a case-to-case basis. No 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.
- The Current Account-i linked to your M-Cash facility shall not be eligible for any profit payment on any credit balances maintained.

Important! Your monthly profit servicing and total payment will vary if BFR changes. The profit rate is charged on the utilized amount. Profit servicing charges are accrued daily on the utilized amount.

Profit Rate	Today* (BFR = 6.56%)	If BFR increases 1%	If BFR increases 2%
Effective Rate	8.31% p.a.	9.31% p.a.	10.31% p.a.
Monthly Profit Servicing	RM 1,411.56	RM 1,581.42	RM 1,751.28
Total profit cost at the end of 5 years	RM 83,100	RM 93,100	RM 103,100
Total payment amount at the end of 5 years	RM 283,100	RM 293,100	RM 303,100

If you have any questions or require assistance on your Muamalat Cashline-i (Business) you can:



Call us at:
03-26005500



Visit us at:
[Muamalat Cashline-i \(M-Cash\) Business](#)



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.**