

# PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Accepted Bills-i Sales (AB-i Sales). Other customers have read this PDS and found it helpful, **you should read it too.**

## 1 WHAT IS ACCEPTED BILLS-i SALES (AB-i SALES)

**Accepted Bills-i Sales (AB-i Sales)** is the concept where the Exporter/Seller (Drawer) draws the AB-i Sales and accepted by Bank Muamalat Malaysia Berhad ("BMMB"). The customer sells the goods on credit. BMMB will provide financing by purchasing the receivables/debt at a mutually agreed price and the proceeds will be credited to the customer's account.

The Shariah concept applicable to AB-i Sales is Bai al-Dayn. Bai al-Dayn refers to the sale of debt arising from trade and services transaction in the form of a deferred payment sale. The customer sells this debt to BMMB at a discount.

## 2 KNOW YOUR OBLIGATIONS

### Product Features

This facility may assist you in funding your business/company's working capital requirements by financing your goods Exported/sales, with payment to be paid on maturity date. This may help to improve your business/company's cash flow.

The facility limits are based on customer requirements and are subject to the BMMB's credit evaluation. The facility is subject to annual review. The details of obligations and conditions will be stated in the letter of offer and/or financing agreement. Tenure of the term financing is based on customer's requirements and credibility.

### Obligations

Your business/company will need to make payment the full value of the financing amount as stated in the Bai Al-Dayn Contract Note on the maturity date with relevant fees and charges as available in Trade Finance.

### It is your responsibilities to:



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



Pay your obligations accordingly to avoid any difficulties in future transaction. Speak to us if any dispute arises.



**Contact us immediately** if you encounter any difficulties in using this product or its services.

| Fees & Charges   | Amount   |
|--|--|
| Stamp Duty   | As per the Stamp Act 1949 (Revised 1989), subject to any stamp duty exemption or remission orders.   |
| Others<br>- Direct Presentation of Documents<br>- Handling<br>- Cable/ SWIFT | Refer to BMMB's website <a href="#">Trade Finance - Bank Muamalat Malaysia Berhad</a> for details of commissions, handling charges and other applicable charges.   |
| 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](http://www.muamalat.com.my) for details of fees and charges
- Please request from your Trade Sales representative for the Bank's Standard Charges on Trade Financing products. If there are any changes in fees and charges that are applicable to your financing facility, BMMB will notify you at least twenty-one (21) calendar days prior to the effective date of implementation.
- 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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### 3 KNOW YOUR RISKS

### 4 OTHER KEY TERMS

|   |   |
|---|---|
| <p><b>What happens if you ignore your obligations?</b></p> <p>a) The Ta'widh (compensation) amount shall not be compounded on the overdue outstanding principal.</p> <p>b) Right to set-off: BMMB is entitled to set-off any outstanding amount due in this financing account from any of your credit balances in your accounts maintained with BMMB. BMMB will notify you at least seven (7) calendar days in advance.</p> | <p>a) As for collateral, it is optional and encouraged to consider taking up appropriate Takaful coverage for your goods/merchandise.</p> <p>b) Accepted Bills-I Sales may be offered to you based on fixed rate. Should there be a reduction in Bank's Cost of Fund, you will not be able to enjoy any reduction in your current financing rate.</p> |
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If you have any questions or require assistance on your Accepted Bills-i Sale, you can:



Call us at:  
03-26005500



Visit us at:  
[Accepted Bills-i Sales  
\(AB-i Sales\)](#)



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 BMMB 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.