

PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Bai' Al-Dayn Working Capital Financing-i. Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS BAI' AL-DAYN WORKING CAPITAL FINANCING-i (BWCF-i)

Bai' Al-Dayn Working Capital Financing-i (BWCF-i) is a financing facility whereby the customer sells goods or services to its buyer on deferred payment terms. Before realizing the sale proceeds, the customer approaches Bank Muamalat Malaysia Berhad ("BMMB") for financing.

BMMB purchases the trade receivable arising from the sale under the contract of Bai' Al-Dayn at a discount and credits the customer's account immediately. On the maturity date or upon receipt of payment, whichever is earlier, the buyer shall pay BMMB the full invoice value.

The underlying Shariah principle is Bai' Al-Dayn, which refers to the sale of a debt arising from a trade or service transaction on deferred payment terms, whereby the client sells such debt to BMMB at a discount.

2 KNOW YOUR OBLIGATIONS

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.

Financing Product Features

Financing Amount	:	Minimum: RM5,000.00 Maximum: As per financing limit approved by BMMB, not exceeding the invoice amount.
Margin of Financing	:	Up to 100% of invoice or value of the bill or as specified in Letter of Offer.
Financing Tenure	:	Up to 180 days per financing.

Profit Rate	:	<ul style="list-style-type: none"> Fixed rate. The facility profit rate based on daily rest will be quoted by BMMB on the intended day of utilization of the facility based on tenure requested by the customer. The facility profit rate comprising Based Financing Rate (BFR) and spread will be fixed for the duration of financing tenure as requested by the customer.
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Fees & Charges	Amount
Stamp Duty	As per the Stamp Act 1949 (Revised 1989), subject to any stamp duty exemption or remission orders.
Others - Direct Presentation of Documents - Handling - Cable/ SWIFT	Refer to BMMB's website Trade Finance - Bank Muamalat Malaysia Berhad 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 for details of fees and charges
- BMMB will communicate to you at least twenty-one (21) calendar days prior to the effective date of implementation if there are any changes in fees and charges that are applicable to this product.
- The fees and charges are subject to the service tax (8%) imposed under the Service Tax Act 2018 (as amended), where applicable.

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.
- BMMB calculates the rebate based on early settlement and total payments made.
- Ibra' formula: Outstanding Selling Price - Outstanding Principal - Amount Due to BMMB - Reduction of Ibra'
- No lock-in period is imposed.

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3 KNOW YOUR RISKS

What happens if you ignore your obligations?

- Legal action will be taken against you if you fail to respond to the reminder notices on your payment arrears.
- Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.
- 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.

4 OTHER KEY TERMS

- The Ta'widh amount shall not be compounded on the overdue outstanding principal amount.
- As for Collateral, it will be subjected to BMMB's decision.
- The BWCF-i may be offered to customer based on fixed rate. Should there be a reduction in BMMB's Cost of fund, customer will not be able to enjoy any reduction in customer current financing rate. The pricing (profit rate) can be quoted at SBR-based or COF-based depending on your financial strength and bank's credit evaluation
- BMMB's Effective Profit rates offered may vary during the tenor of the financing for the facility with a variable rate. However, the BMMB's Effective Profit rate should not exceed the Ceiling Rate.

If you have any questions or require assistance on your Bai' Al-Dayn Working Capital Financing-i, you can:



Call us at:
03-26005500



Visit us at:
[Bai' Al-Dayn Working Capital Financing-i \(BWCF-i\)](#)



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 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: 1st January 2026.