

PRODUCT DISCLOSURE SHEET (PDS)

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your ASB / ASB2 Term Financing-i. Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS ASB/ASB2 TERM FINANCING-i

This is a financing facility for customers to participate in investment under the Amanah Saham Bumiputera (ASB) / Amanah Saham Bumiputera 2 (ASB2) which available under the ASB SMART SUPER and ASB SMART EDUCATION Packages. It is a Shariah-compliant secured term financing facility for customers to invest in ASB / ASB2 units.

ASB SMART SUPER	Normal ASB / ASB2 financing.
ASB SMART EDUCATION	The parent or guardian act as applicant and responsible for financing payment on behalf of the minor. The ASB/ASB2 investment will be registered in the name of the said minor.

The customer opts for normal term financing for investment in ASB / ASB 2 and shall make monthly instalment (comprises principal and profit) until the end of financing tenor. The customer will enjoy returns through ASB / ASB 2 dividend, which will be automatically credited into the customer's ASB / ASB 2 funds.

ASB / ASB2 Term Financing-i is based on Tawarruq, combining Shariah contracts: Murabahah, Wakalah, and a binding promise (Wa'd Mulzim). Under Wa'd Mulzim, the customer makes a binding promise to purchase Shariah-compliant commodities ('Commodities') from the Bank at the Sale Price. Under Wakalah, the customer appoints the Bank as an agent to buy and sell the Commodities on the customer's behalf.

The Bank buys the Commodities from the supplier at the Purchase Price, then sells them to the customer at the Sale Price on a Murabahah (cost-plus) basis. The customer pays the Sale Price to the Bank on a deferred basis.

The customer then sells the Commodities through the Bank (as agent) to a third party for cash. The cash received becomes the customer's financing amount. The Tawarruq transaction must be completed before the financing amount is disbursed.

The customer may request delivery of the Commodities before they are sold to a third party. All delivery and ownership transfer costs are borne by the customer. In this case, the financing amount will not be disbursed for the purchase of ASB / ASB2 units on the customer's behalf.

2 KNOW YOUR OBLIGATIONS

Attractive Features of the Financing Product			
Package		ASB SMART SUPER	ASB SMART EDUCATION
Total Financing	Minimum	RM10,000	RM10,000
	Maximum	RM200,000*	RM200,000*
*Including any existing outstanding balance in the Term Financing-i for ASB/ASB 2 (if any), or up to the maximum investment allowed by Amanah Saham Nasional Berhad (ASNB), whichever is lower. The approved financing amount is subject to the Bank's credit assessment.			
Tenure	Minimum	5 years	5 years
	Maximum	35 years	18 years / minor reaches 18 years old, & 70 years for Guardian**
**whichever is earlier.			
Total Certificate	- Up to 200,000 unit ASB / ASB2. - The number of certificates can be divided as follows, subject to a minimum denomination of RM1,000 per certificate.		
	Investment Value		Total ASB / ASB 2 Number Certificates
	Up to RM50,000		2
	> RM50,000 - RM100,000		3
	> RM100,000 - RM200,000		5

It is your responsibilities to:



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



Pay your monthly instalments on time and in full for the **duration of your chosen financing tenure**. Contact us if you intend to settle your financing early.



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

Illustration of Profit Rate calculation	
Financing Amount	: RM100,000.00
Financing Margin	: Up to 105% of nominal value of ASB / ASB2 units (inclusive of ASB / ASB2 GRTT financing).
Financing Tenure	: 15 Years
Profit Rate	: 3.95% (Year 1 to Year 3)
Effective Profit Rate	: Standard Base Rate (SBR) +/- Spread: 2.75% + 1.20% (Year 1 to Year 3)
Profit Rate Cap	: 10.50% per year
Selling Price (Including profit margin)	: RM198,972.00
Note	- Profit calculation is based on the daily balance. The example above is for illustration purpose only. - The illustration for SBR is 2.75% per annum.

No	Fees and Charges*	Amount
1.	Stamp Duty (Nominal)	RM10
2.	Certificate Fee ASB / ASB 2	RM50
	+ Sales and Services Tax (SST) 8%	RM 4
	Total	RM 54

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3.	ASB SMART SUPER Profit Rate	ASB SMART SUPER Profit Rate with lower profit rates for the first 5 years.	
		ASB SMART SUPER with Takaful	
		Tenure	With PC** (open CASAIA & take up 2 Wealth Products)
		Year 1 - Year 3	3.95%
		Year 4 - Year 5	4.45%
4.	Late Payment Charges	Year 6 onwards	4.75%
		Note: Without PC**: Refer to our staff for more detail.	
		1% per annum on the overdue instalment until the payment date for payment default during the financing tenure and before the maturity period; OR an amount equivalent to the Bank Negara Malaysia (BNM) Islamic Interbank Money Market (IIMM) rate on the outstanding principal balance amount for financing payment default after the maturity period.	

- Please refer to our website at www.muamalat.com.my for more information on fees and charges.
- *Fees and charges are subject to service tax imposed under the Service Tax Act 2018 (as amended), where applicable.
- **Product Customisation

Important Note:

What is the Standard Base Rate?

The SBR offered for this product is based on the benchmark rate set by Bank Negara Malaysia (BNM). The current benchmark rate is set at the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by Bank Negara Malaysia's Monetary Policy Committee.

Rate (Floating)	Today (SBR* =2.75%)	If SBR increases to 1%	If SBR increases to 2%
Effective Profit Rate	3.95%	4.95%	5.95%
Monthly Instalment			
Year 1 - Year 3	RM737.20	RM788.20	RM841.20
Year 4 - Year 5	RM786.30	RM834.90	RM884.70
Year 6 onwards	RM810.70	RM855.80	RM904.80
Total cost of profit at the end of 15 years	RM42,694.40	RM51,108.80	RM66,092.00
Total payment at the end of 15 years	RM142,694.40	RM151,108.80	RM160,092.00
Note: The profit rate may vary throughout the financing tenure depending on changes in the Standardised Base Rate (SBR).			

If you wish to settle the financing earlier, please note that: -

- You will receive a rebate (ibra') on the unearned profit according to Shariah principles.
- The rebate is final.
- The Bank will calculate the rebate based on the early settlement and the total payments made.
- Ibra' Formula: Outstanding Balance (Outstanding Selling Price) - Outstanding Principal Amount - Amount Owed to the Bank - Ibra' Reduction.

3 KNOW YOUR RISKS

4 OTHER KEY TERMS

What will happen if you neglect your responsibilities? - You will have to pay more overall due to late payment charges (compensation charge/Ta'widh) which is 1% per annum on the overdue instalment until the payment date for payment default during the financing tenure and before the maturity period; OR an amount equivalent to the Bank Negara Malaysia (BNM) Islamic Interbank Money Market (IIMM) rate on the outstanding principal balance amount for financing payment default after the maturity period. - We may deduct money from any of your existing accounts with us to set-off your outstanding financing balance. - We will take legal action against you. - Your credit score may be affected, making credit more difficult or expensive for you.	- Please inform us immediately if there are any changes to your contact details. - A guarantor or collateral is not required because the ASB / ASB 2 certificates obtained from this financing have been charged to the bank. - You are free to choose whether to take Takaful protection to cover your financing. However, customers are encouraged to take up a Takaful protection plan from the current panel Takaful or non-panel Takaful providers. - Right to set-off: We reserve the right to set-off the outstanding balance in the financing account by utilizing any credit balance in any of your accounts with us, whereby the Bank will notify you at least seven (7) calendar days before the date of execution.

If you have any questions or require assistance for this ASB/ASB2 Term Financing-i, you can:



Call us at:
03-26005500



Visit us at:
ASB / ASB2 Term Financing-i



E-mail us at:
feedback@muamalat.com.my

Customer's Acknowledgement

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: **16th March 2026**.