

PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Foreign Currency Trade Financing-i (FCTF-i) - Export/Sales Financing.

Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS FOREIGN CURRENCY TRADE FINANCING-i (FCTF-i) – EXPORT/SALES FINANCING

Foreign Currency Trade Financing-i (FCTF-i) – Export/Sales Financing is a short term advance facility which allows the customer to finance both Malaysian Ringgit (MYR) and foreign currency (FCY) denominated trade transactions. FCTF-i (Export/Sales Financing) is used to finance trade transactions conducted under Documentary Credit, Documentary Collection and Open Account methods. It is available to Exporters to finance their transactions under sight or usance payment terms.

FCTF-i (Export/Sales Financing) is a trade financing product made available to exporter customers to obtain MYR and FCY financing for:-

- Trade transactions denominated in FCY;
- Trade transactions denominated in MYR.

This product becomes an attractive alternative financing when the foreign currency profit rates are lower compared to our local currency profit rates.

The Shariah contract applicable is Bai' al-Dayn. Bai' al-Dayn refers to the sale of a debt arising from trade and services transaction in the form of a deferred payment sale. The customer sells this debt to Bank Muamalat Malaysia Berhad ("BMMB") at a discount and the Bank's profit is derived from the difference between the discounted purchase price and the face value amount upon maturity.

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.

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: No minimum amount. Maximum: As per the 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	:	• Fixed rate • The facility profit rate based on daily rest will be quoted by BMMB on the intended day of the utilization of the facility based on the tenor requested by the customer. • The facility profit rate is determined based on the Bank's Cost of Fund (COF) or prevailing rates for the respective currency plus a spread (as determined in the Letter of Offer) and will be fixed for the duration of the financing tenor.
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Selling Price Method

Selling Price Method	Illustration
$DP = FV - FV (r/100 \times t/365)$ DP : Discounted Price FV : Face Value (Invoice Amount) r : rate t : tenor (in days) Bank's profit = Face Value (FV) - Discounted Price (DP)	Facility to be financed equivalent to RM100, 000 (FV) for duration of 60 days (t). BMMB's rate imposed is 5% p.a. (r) Discounted Price = $RM100,000 - RM100,000 [(5/100) \times (60/365)]$ Discounted Price = RM100, 000 - RM 821.92 Discounted Price = RM99,178.08 Bank's Profit = RM100, 000 - RM99,178.08 Bank's Profit = RM821.92

Fees & Charges	Amount
Stamp Duty	As per the Stamp Act 1949 (Revised 1989), subject to any stamp duty exemption or remission orders.
Direct Presentation	0.1% of amount financed (MYR and Foreign Bill) • Minimum RM 50 • Maximum RM 500
Handling Charges	SME: RM85.85 Non SME - RM100.00
Profit Rate	As spelt out in Letter of Offer
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
- For financial consumers including Small Medium Enterprise (SME) customers, 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.
- No lock-in period is imposed.

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e) Ibra' formula: Outstanding Balance - Outstanding Principal - Amount Due to BMMB - Reduction of Ibra'

3 KNOW YOUR RISKS

What happens if you ignore your 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 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: For financial consumers including Small Medium Enterprise (SME) customers, BMMB is entitled to set-off any outstanding amount due in this financing account from any of your deposit accounts maintained with the BMMB, which we will notify you at least seven (7) calendar days in advance.

4 OTHER KEY TERMS

- As for collateral, it will be subjected to BMMB's decision.
- The FCTF-i is offered to you based on a fixed rate. This rate is determined based on BMMB's Cost of Funds (COF) or prevailing rates for the respective currency, plus a spread as determined in your Letter of Offer. Please note that because this is a fixed rate, you will not enjoy any reduction in your financing rate should there be a subsequent reduction in BMMB's COF.

If you have any questions or require assistance on your Foreign Currency Trade Financing-i (FCTF-i) - Export/Sales Financing, you can:



Call us at:
03-26005500



Visit us at:
[Foreign Currency Trade Financing-i \(FCTF-i\) - Export/Sales Financing](#)



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: 24 September 2026.