PRODUCT DISCLOSURE SHEET

Date:

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on Multi Currency Trade Financing (MCTF). Other customers have read this PDS and found it helpful, **you should read it too.**

1 WHAT IS MULTI CURRENCY TRADE FINANCING (MCTF)

Multi Currency Trade Financing (MCTF) is a short term working capital financing facility offered by Bank Muamalat Malaysia Berhad ("the Bank") and available in both local and foreign currencies.

MCTF caters to both pre-shipment financing (import, local purchases) and post-shipment financing (export, local sales) of the Shariah compliant goods and services under one product. It is made available for all payment methods under Trade Financing such as Documentary Credit, Documentary Collections and Open Account.

Under this product, the Customer shall apply for a Trade Facility Amount under Tawarruq concept.

The Trade Facility Amount shall be made available to the Customer throughout the tenure up to the specified maximum amount. The maximum Trade Facility Amount shall be equal to the maximum limit granted, which is equal to the commodity Purchase Price under Tawarruq.

The total profit charges incurred by the Customer shall not exceed the total profit portion of the contracted Selling Price under Tawarruq.

The Shariah contracts use in this products are Tawarruq, Murabahah and Bai' Al-Sarf. Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis. The customer may request to take possession and delivery of the purchased Commodity, in which case all related costs and expenses shall be borne solely by the customer. Consequently, the trade facility amount shall not be disbursed to the Customer.

The price must be determined and mutually agreed by the contracting parties at the time of entering into each of the respective sale and purchase contract. Where the sale and purchase contract in the *Tawarruq* is on a *Murabahah* basis, the requirements on price in the *Murabahah* sale shall be complied with, including disclosure on both cost and profit. While *Bai' Al-Sarf* refers to the currency exchange if the invoice presented by customer is in foreign currency.

2 KNOW YOUR OBLIGATIONS

Financing Product Features		
Financing Amount	:	Minimum: RM 50,000 or USD 50,000 in equivalent of foreign currency. Maximum: As per financing limit approved by BMMB (in Ringgit or in equivalent of foreign currency), not exceeding the invoice amount. For example maximum financing limit of RM 1 mil or equivalent to estimated of USD 226,270.
Margin of Financing	:	Up to 100% of invoice or value of the bill or as specified in Letter of Offer.
Financing Tenure	:	5 years for Trade Facility Amount/Trade Utilization Limit. Up to 180 days per financing.

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 for any dispute arise.

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

Actual Profit Rate	:	• Financing in domestic currency (Ringgit): Base Financing Rate (BFR) or Cost of Funds (COF) + spread (% per annum). • Financing in foreign currency: Foreign Currency Cost of Funds (FCOF) + spread (% per annum). • The facility profit rate based on daily rest will be quoted by the Bank on the intended day of utilization of the facility based on tenure requested by the customer. • The facility profit rate comprising BFR/COF and spread will be fixed for the duration of financing tenure as requested by the customer.

Fees & Charges	Amount
Handling Fee	SME: RM85.85 Non SME: RM100.00
Stamp Duty	As per the Stamp Act 1949 (Revised 1989), subject to any stamp duty exemption or remission orders.
Direct Presentation	0.1% of invoice value MYR & Foreign Bill Minimum: RM50 Maximum: RM500

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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:

a) You will receive a rebate (Ibra') on deferred profit according to Shariah principles.
b) The rebate is final and binding.
c) The Bank calculates the rebate based on early settlement and total payments made.
d) No lock-in period is imposed.
e) Ibra' formula: Outstanding Selling Price – Outstanding Principal – Amount Due to the Bank – Reduction of Ibra'

3 KNOW YOUR RISKS

What happens if you ignore your obligations?

a) Ta'widh (Compensation): One per centum (1%) per annum of the overdue instalment(s) on default payment during financing tenure 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.
b) Legal action will be taken against you if you fail to responds to the reminder notices on your payment arrears.
c) Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.
d) 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

a) As for Collateral, it will be subjected to the credit assessment and Bank's decision.

If you have any questions or require assistance on your Multi Currency Trade Financing, you can:

Call us at:	Visit us at:	Email us at:
03-26005500	Multi Currency Trade Financing (MCTF)	feedback@muamalat.com.my

<u>Customer's Acknowledgment*</u>

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.*

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Name:

Date:

The information provided in this product disclosure sheet is valid effective: 1st January 2026.