

<b>PRODUCT DISCLOSURE SHEET</b>  (Read this Product Disclosure Sheet before you decide to take out the Term Financing-i. Be sure to also read and understand the Terms & Conditions. Seek clarification from CIMB Islamic Bank Berhad if you do not understand any part of this document or the general terms.)	<b>CIMB Islamic Bank Berhad</b>  <b>Term Financing-i Secured by Amanah Saham Bumiputera (ASB) Certificate (“Facility”)</b>  <b>Date :</b> _____
<b>1. What is this product about?</b>  This is a Shariah-Compliant term financing facility secured by Amanah Saham Bumiputera (ASB) or Amanah Saham Bumiputera 2 (ASB2) Units from Amanah Saham Nasional Berhad (ASNB). The calculation for the payment of the monthly installments is on a variable rate basis subject to it not exceeding the Ceiling Profit Rate. The term or reference “ASB Units” shall mean the ASB Units or ASB2 Units, as the case may be, which are charged to the Bank. The ASB Units shall be in such number of ASB Unit certificates as determined by ASNB taking into account the number of certificates requested by you. We also have Group Term Financing Takaful (GTFT) which is an optional takaful plan you may choose to take up to protect your Term Financing-i. The GTFT plan is managed and issued by Sun Life Malaysia Takaful Berhad.	
<b>2. What is the Shariah concept applicable?</b>  The Facility is based on the Shariah concept of Commodity Murabahah. A specific Shariah compliant commodity other than ribawi item will be identified and used as the underlying asset for the sale and purchase transaction between the Customer(s) and the Bank for the purpose of availing the funds for the financing.	
<b>3. What is the Standard Base Rate ("SBR")?</b>  The SBR we offer on this product is based on the benchmark rate specified by Bank Negara Malaysia. The benchmark rate is currently set as the Overnight Policy Rate (OPR), which reflects the monetary policy stance as decided by the Monetary Policy Committee of Bank Negara Malaysia.	
<b>4. What are possible scenarios to trigger a change in the SBR?</b>  The SBR can rise or fall due to change in the benchmark rate, i.e changes in the Overnight Policy Rate (OPR).	
<b>5. Historical SBR in the last three years</b>  Please refer to <a href="https://www.cimb.com.my/en/personal/help-support/rates-charges/cimb-base-rate-base-lending-rates.html">https://www.cimb.com.my/en/personal/help-support/rates-charges/cimb-base-rate-base-lending-rates.html</a> for this information.	

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### 6. What do I get from this product?

- a) Total amount financed : RM200,000.00
- b) Amount of ASB Units and number of Certificate(s) : 200000 units of Amanah Saham Bumiputera / Amanah Saham Bumiputera 2
- c) Margin of Financing : 100%
- d) Tenure (years) : 40 years
- e) Effective Profit Rate : SBR + 1.50% p.a. = 4.25% p.a.
- f) Ceiling Profit Rate : 10.75% p.a.
- g) Bank's Sale Price : RM872,059.20

Note:

Standard Base Rate (SBR) currently @ 2.75% p.a.

### 7. What are my obligations?

The total payment based on Bank's Sale Price is RM872,059.20

Important: Your Monthly Payments will vary if the SBR changes.

Rate	Today (SBR = 2.75%)	If SBR goes up 1.00%	If SBR goes up 2.00%
Monthly Instalment	RM867.24	RM997.74	RM1,135.48
Total profit charge at the end of the tenure	RM216,275.20	RM278,915.20	RM345,030.40
Total Payments at the end of the tenure	RM416,275.20	RM478,915.20	RM545,030.40

Profit is calculated as per the below formula:

Amount Disbursed x Effective Profit Rate x n / 365

\* Total Payments is based on Ceiling Profit Rate. Ibra' (rebate) will be given on the difference between Ceiling Profit Rate and Effective Profit Rate on monthly basis.

The Bank shall grant rebate (Ibra') to the Customer(s) on, but not limited to, the following events:

- i) There is a difference in Profit Portion Calculation based on the Ceiling Profit Rate and Effective Profit rate;
- ii) The Customer(s) makes early settlement or termination upon an event of default

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For avoidance of doubt, it is hereby acknowledged and agreed that the rebates referred to herein shall not be construed in any manner whatsoever as cash rebate payable to the Customer(s), but shall be reflected as a reduction in the profit element of the monthly payments of the Facility.

### Notes:

- i) Payment may fluctuate based on the movement of SBR.
- ii) The fluctuations of SBR are as follows: -
  - a) If SBR is at moving downtrend, the monthly payment will decrease.
  - b) If SBR is at moving uptrend, the monthly payment will increase.
- iii) The customer will be advised of the new payment upon the changes in SBR via notification letter.
- iv) Variation in monthly payment is capped at the Ceiling Profit Rate mentioned above.

### 8. What other charges do I have to pay?

Documentation fee: RM50 payable for each of ASB Units Certificate

Nominal Stamp Duty: RM10 will be charged upon disbursement of the financing

All fees and charges are non-refundable and may be updated by the Bank on its website from time to time. You shall be liable for any taxes payable in connection with or arising out of this Facility or any services in connection therewith.

### 9. What if I fail to fulfil my obligations?

Your ASB Units Certificate(s) will be kept by the Bank throughout the financing tenure as collateral and no guarantor is required. However, if you fail to fulfil your obligations, below are the implications:

#### Ta'widh (Compensation)

- (a) For default in payment during the Tenure, the ta'widh (compensation) rate that shall be applied is up to one per centum (1%) per annum or any other rates approved by BNM on the balance of Monthly Payments from the due date(s) for payment of such Monthly Payment(s) until the date when payment is received by the Bank;
- (b) For default in payment during the Tenure, where such default causes the entire Facility to be terminated or brought to court for judgment prior to Maturity, the ta'widh (compensation) rate that shall be applied is up to one per centum (1%) per annum or any other rates approved by BNM on the outstanding Bank's Sale Price less Ibra' ("**Outstanding Balance**"), from the date the entire Facility is terminated until the date the Outstanding Balance is received by the Bank or the judgment is obtained, whichever is earlier; and

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- (c) For default in payment beyond the Tenure, the ta'widh (compensation) rate to be applied shall not be more than the BNM's prevailing daily overnight Islamic Interbank Money Market Rate (IIMM) or any other rates approved by BNM on the Outstanding Balance from the date the Tenure expires until the date the Outstanding Balance is received by the Bank;

subject always to Ibra' wherever applicable.

The accumulated ta'widh (compensation) shall not exceed one hundred percent (100%) of the Outstanding Bank's Purchase Price.

Note:

\*Legal action will be taken if you fail to respond to reminder notices.

- Disposal of ASB Units: Upon default, the Bank has the right to dispose the ASB Certificate if you fail to make at least two (2) consecutive monthly instalments and use the proceeds to settle the outstanding sum owing to the Bank. Any surplus shall be credited to your individual Current or Savings Account with the Bank or CIMB Bank Berhad and if you do not have one, or if the account is inactive or dormant, then the Bank shall purchase ASB Units for you with such surplus funds. If the Bank is unable to perform either the credit or the purchase of ASB Units for any reason whatsoever, then the Bank shall refund such surplus amount to you by way of a Bank Draft
- Review: The Bank retains the absolute right to review and terminate the Facility granted to you in the event the Facility is being used for non-Shariah compliant activities or upon occurrence of any other event of defaults as agreed in the Terms and Conditions
- Right to set-off: We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this financing account.
- Bankruptcy: You may be subject to bankruptcy proceedings if the outstanding amount reaches a certain limit. Repercussions of being adjudged a bankrupt will result in freezing and confiscation of your assets.

\*Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you

### 10. What if I fully settle the financing during the lock-in period?

There is no lock-in period for this Facility. You may fully settle the financing before its maturity without any early settlement fee.

### 11. Do I need any takaful coverage?

There is an optional takaful plan offered for you called Group Term Financing Takaful (GTFT) which provide takaful coverage on death and total and permanent disability (TPD). The benefit payout can be used to offset against the outstanding financing balance of your Term Financing-i.

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The GTFT plan is managed by Sun Life Malaysia Takaful Berhad.

### 12. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may inform us in writing or reach us via one of the following channels:

1. Please visit your Home Branch.
2. Please call our Call Centre at +603 6204 7788.

### 13. Where can I get assistance and redress?

If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives. You may contact us at:

CIMB Islamic Bank Berhad  
Customer Resolution Unit (CRU)  
P.O. Box 10338  
GPO Kuala Lumpur  
50710 Wilayah Persekutuan  
No. Tel: +603 6204 7788  
E-mel: [cru@cimb.com](mailto:cru@cimb.com)

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at:

Level 5 and 6  
Menara Bumiputra Commerce  
Jalan Raja Laut  
50350 Kuala Lumpur  
Tel No : +603 2616 7766  
Website : [www.akpk.org.my](http://www.akpk.org.my)

You may also register for BNM's free "Pengurusan Wang Ringgit Anda (POWER!)" Programme specially designed to equip you with essential financial knowledge and skills in money and personal debt management. You may get more information about the Programme from leaflets (available at our branches) or from AKPK's website.

If you wish to complain on the products or services provided by us, you may contact us at:

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<p>Customer Resolution Unit (CRU)          P.O. Box 10338          GPO Kuala Lumpur          50710 Wilayah Persekutuan          No. Tel: +603 6204 7788          E-mel: <a href="mailto:cru@cimb.com">cru@cimb.com</a></p> <p>If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:          Block D, Bank Negara Malaysia          Jalan Dato' Onn          50480 Kuala Lumpur          Tel No: 1300 88 5465          Fax No: +603 2174 1515          Email: <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p>	
<b>14. Where can I get further information?</b>  If you have any enquiries, please visit any CIMB Islamic Bank branch, co-located at all CIMB Bank branches, or contact the bank at +603 6204 7788, or email <a href="mailto:cru@cimb.com">cru@cimb.com</a> .	
<b>15. Other financing packages available</b>  a) Term financing-i against other collaterals accepted by the Bank	
<p align="center"><b>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU <u>DO NOT</u> KEEP UP PAYMENTS ON YOUR TERM FINANCING-i FACILITY.</b></p> <p><i>Disclaimer: This Product Disclosure Sheet is for illustration purposes only. The final details of the approved facility must refer to Financing Approval Details and Terms &amp; Conditions issued to you, upon disbursement of the Facility.</i></p>	

The information provided in this disclosure sheet is updated as at 14-07-2025