

PRODUCT DISCLOSURE SHEET		CIMB Islamic Bank Berhad	
<p>Read this Product Disclosure Sheet before you decide to take out the Product below:</p> <p><input type="checkbox"/> Please tick whichever is applicable in this document</p> <p>Be sure to also read and understand the terms and conditions in the letter of offer. Seek clarification from CIMB Islamic Bank Berhad if you do not understand any part of this document or the general terms.</p>		<p>Flexi Smart-i ("Facility")</p> <p>Date : _____</p>	
1.	What is this product about?		
	<input type="checkbox"/> Home Flexi Smart-i <input type="checkbox"/> Home Flexi Smart-i with Step Up <input type="checkbox"/> Biz Flexi Smart-i <input type="checkbox"/> Residential Vacant Land Flexi Smart-i	<p>This is a Shariah-compliant financing facility and you are offering your property as security. Depending on your credit assessment, the bank may require guarantor(s) to guarantee your obligations.</p> <p>The Facility offers flexibility in prepayment and withdrawal subject to fee per redrawal.</p> <p>Prepayments may be used to reduce the principal Facility amount but you must request a reduction in the principal Facility sum. A reduction in the principal amount will result in savings for you because less profit will be charged on the Facility.</p> <p>Prepayments will be credited directly into your Facility account to settle any arrears, monthly instalment(s) due and other outstanding charges and then used to reduce the principal Facility amount. This will result in savings for you because less profit will be charged on the Facility.</p> <p>For redrawals, the redrawn amount will be credited into your active savings or current account/-i with the Bank or CIMB Bank Berhad that must be linked to the Facility account. For joint accounts, the savings or current account/-i must be in the name of all the joint customers.</p>	
2.	What is the Shariah concept applicable?		
	<p>The Facility is based on the Shariah concept of Commodity Murabahah. This is a buy and sell contract between the bank and you, under which a specific Shariah compliant commodity will be identified and used as the underlying asset for the sale and purchase transaction between you and the bank for the purpose of disbursing the funds under the Facility.</p>		
3.	What do I get from this product?		
	<p>a) Total amount : RM _____ financed</p> <p>b) Margin of : _____% financing</p> <p>c) Tenure : _____ (years)</p>		

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	<p>d) Profit rate : SBR + _____% p.a. (Effective profit rate) = 2.75% + _____% p.a.</p> <p>e) Contracted profit rate (CPR) : 10.75% p.a.</p> <p>f) Bank's Sale Price : The aggregate of: (i) Total amount financed and (ii) Profit Portion ("Bank's Sale Price").</p> <p>"Profit Portion" means the profit margin derived based on the basis the contracted profit rate, the total amount financed and the aggregate of the tenure and availability period of 36 months. The Bank's Sale Price will be calculated based on the following formula:- [(Total amount financed x CPR/12) (rounded up to two (2) decimal points) x 36 months] + [(Total amount financed x CPR/12) (rounded up to two (2) decimal points) x 60 months] + [(Total amount financed x annuity factor) (rounded up to two decimal points) x 360 months].</p> <p>Note: For this purpose, "annuity factor" means the factor used to calculate instalment payments of equal amount based on the CPR and tenure (in months). The annuity factor for the Facility will be _____.</p> <p>Note: Standardised Base Rate (SBR) currently @ 2.75% p.a.</p>
<p>4.</p>	<p>What is the Standardised Base Rate ("SBR")?</p> <p>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.</p>
<p>5.</p>	<p>What are possible scenarios to trigger a change in the SBR?</p> <p>The SBR can rise or fall due to changes in the benchmark rate, i.e changes in the Overnight Policy Rate (OPR).</p>
<p>6.</p>	<p>Historical SBR in the last three years</p> <p>Please refer to https://www.cimb.com.my/en/personal/help-support/rates-charges/cimb-base-rate-base-lending-</p>

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	rates.html for this information.																
<p>7. What are my obligations?</p> <p><u>Home Flexi Smart-i/ Biz Flexi Smart-i/ Residential Vacant Land Flexi Smart-i</u></p> <p>Scenario 1: Today (SBR = 2.75% p.a.)</p> <p>a) Monthly : RM_____ instalment</p> <p>b) The total amount you must pay including the amount financed is :</p> <p>Important: Your monthly instalment and total payment amount will vary if the SBR changes.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <th style="width: 50%;">Rate</th> <th style="width: 50%;">Today (SBR = 2.75% p.a.)</th> </tr> <tr> <td>Total profit charge at the end of the Facility tenure</td> <td>RM_____</td> </tr> <tr> <td>Total payments at the end of the Facility tenure</td> <td>RM_____</td> </tr> </table> <p>Scenario 2: If SBR goes up 1.00%</p> <p>a) Monthly : RM_____ instalment</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <th style="width: 40%;">Rate</th> <th style="width: 60%;">If SBR goes up 1.00%</th> </tr> <tr> <td>Total profit charge at the end of the Facility tenure</td> <td>RM_____</td> </tr> <tr> <td>Total payments at the end of the Facility tenure</td> <td>RM_____</td> </tr> </table> <p>Scenario 3: If SBR goes up 2.00%</p> <p>a) Monthly : RM_____ instalment</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <th style="width: 40%;">Rate</th> <th style="width: 60%;">If SBR goes up 2.00%</th> </tr> <tr> <td>Total profit charge at the end of the</td> <td>RM_____</td> </tr> </table>	Rate	Today (SBR = 2.75% p.a.)	Total profit charge at the end of the Facility tenure	RM_____	Total payments at the end of the Facility tenure	RM_____	Rate	If SBR goes up 1.00%	Total profit charge at the end of the Facility tenure	RM_____	Total payments at the end of the Facility tenure	RM_____	Rate	If SBR goes up 2.00%	Total profit charge at the end of the	RM_____	
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CIMB Islamic Bank Berhad**Flexi Smart-i ("Facility")**

Date : _____

Facility tenure

Total payments at the end of the
Facility tenure

RM _____

Home Flexi Smart-i with Step Up**Scenario 1: Today (SBR= 2.75% p.a.)**a) Monthly :
instalment

Number of Payments	Instalment
1 - 60 (1 st Instalment Tier Period)	RM _____
61 - 420	RM _____

Note: If it were a usual home financing package, the monthly instalment of RM _____ would have commenced during the 1st Instalment Tier Period.

b) The total amount you must pay including the amount financed is:

Note: If it were a usual home financing package, the total amount to be paid, including the amount financed is:

Important: Your monthly instalment and total payment amount will vary if the SBR changes.

Rate	Today SBR =2.75% p.a.)
Total profit charge at the end of the Facility tenure	RM _____
Total payments at the end of the Facility tenure	RM _____

Note: If it were a usual home financing package, the total profit charge at the end of the financing tenure is RM _____ and total payments at the end of the financing tenure is RM _____.

Scenario 2: If SBR goes up 1.00%a) Monthly :
instalment

Number of Payments	Instalment
1 - 60 (1 st Instalment Tier Period)	RM _____
61 - 420	RM _____

Note: If it were a usual home financing package, the monthly instalment of RM _____ would have commenced during the 1st Instalment Tier Period.

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CIMB Islamic Bank Berhad**Flexi Smart-i ("Facility")**

Date : _____

Rate	If SBR goes up 1.00%
Total profit charge at the end of the Facility tenure	RM _____
Total payments at the end of the Facility tenure	RM _____

Note: If it were a usual home financing package, the total profit charge at the end of the financing tenure is RM _____ and total payments at the end of the financing tenure is RM _____.

Scenario 3: If SBR goes up 2.00%

a) Monthly instalment :	Number of Payments	Instalment
	1 - 60 (1 st Instalment Tier Period)	RM _____
	61 - 420	RM _____

Note: If it were a usual home financing package, the monthly instalment of RM _____ would have commenced during the 1st Instalment Tier Period.

Rate	If SBR goes up 2.00%
Total profit charge at the end of the Facility tenure	RM _____
Total payments at the end of the Facility tenure	RM _____

Note: If it were a usual home financing package, the total profit charge at the end of the financing tenure is RM _____ and total payments at the end of the financing tenure is RM _____.

During the availability period and after first disbursement of the Facility profit must be paid every month, beginning on the fourth day of the month.

Monthly instalments must be paid by the fourth day of every month after (i) first disbursement of the Facility or (ii) expiry of the availability period stated in the letter of offer, whichever is earlier (i.e. during the "**1st Instalment Tier Period**").

The 1st Instalment Tier Period refers to the period stated above, when the monthly payment is made up of principal and profit. If there are changes to the effective profit rate before the 1st Instalment Tier Period, the monthly payment during the 1st Instalment Tier Period will be adjusted accordingly. If there are changes to the effective profit rate during the 1st Instalment Tier Period, the monthly payment will change during the 1st Instalment Tier Period.

You have to pay profit during the construction period for a property under construction.

Profit is calculated as per the formula below:

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	<p>Amount disbursed x profit rate x no. of days due / 365 (or 366 for leap year)</p> <p>The bank will grant you a rebate (Ibra') in the following circumstances (amongst others):</p> <ul style="list-style-type: none"> i) there is a difference in the profit portion calculated on the basis of the contracted profit rate and effective profit rate; ii) you make a partial settlement of the Facility; iii) you undertake an early settlement of the Facility, or the Facility is terminated prior to the end of its tenure; and iv) the Facility is cancelled on the basis that it is not utilised during the availability period. <p>For the avoidance of doubt, the rebates referred to above will not take the form of cash rebate payable to you, but will be reflected as a reduction in the profit element of the monthly instalments payable under the Facility.</p> <p>Note:</p> <ul style="list-style-type: none"> i) The amount of each monthly instalment may fluctuate based on the movement of SBR. ii) The fluctuations of SBR are as follows: - <ul style="list-style-type: none"> a) If the SBR is at moving at a downtrend, the amount of the monthly instalment will decrease. b) If the SBR is at moving at an uptrend, the amount of the monthly instalment will increase. iii) The bank will advise you of the new amount of each monthly instalment payable upon any changes in the SBR taking effect, via notification letter.
<p>8.</p>	<p>What other charges do I have to pay?</p> <p><u>Stamp Duties</u> As per the Stamp Duty Act 1949 (Revised 1989).</p> <p><u>Legal Fees</u> As per the scale in the Solicitors' Remuneration Order (SRO).</p> <p><u>Disbursement Fees</u> Include but are not limited to registration fees, search fees and other charges imposed by the relevant authorities and/or legal firms.</p> <p><u>Valuation Fees</u> As per the Seventh Schedule of the scale fees set by the Board of Valuers, Appraisers and Estate Agents Malaysia.</p> <p><u>Other Fees and Charges</u> <u>Processing Fee(Home Flexi Smart-i/ Home Flexi Smart-i with Step Up/Biz Flexi smart-i only)</u> A fee of RM200.00 will be charged to your Facility account on first disbursement of the Facility.</p>

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	<p><u>Redraw Fee</u> A redraw fee of RM25.00 will be charged to your Facility account for every redraw transaction made from the Facility. The actual redraw fee depends on the channel used for the redraw.</p> <p><u>Redemption Statement Fee (Home Flexi Smart-i/ Home Flexi Smart-i with Step Up only)</u> A fee of RM50.00 is payable to the Bank each time you request for redemption statement.</p> <p><u>Letter of Confirmation for Employees Provident Fund ("EPF") Withdrawal Fee (Home Flexi Smart-i/ Home Flexi Smart-i with Step Up only)</u> A fee of RM20.00 will be charged to your Facility account upon each issuance of the home financing balance statement addressed to the EPF.</p> <p>All fees and charges are non-refundable and may be updated by the bank on its website from time to time.</p>
<p>9.</p>	<p>What if I fail to fulfil my obligations?</p> <p>a) During Tenure:</p> <p>(i) If there is any overdue and/or late payment of the monthly profit or the monthly instalment (as applicable), the compensation ("Ta'widh") rate of 1% per annum will be charged on such late payment. The compensation (Ta'widh) is computed on a daily balance basis and charged to your Facility account monthly.</p> <p>(ii) If the overdue and/or late payment of the monthly profit or the monthly instalment (as applicable) results in the Facility being terminated or brought to court for judgment prior to maturity, the compensation (Ta'widh) rate of 1% per annum will be charged on the outstanding Bank's Sale Price less the rebate ("Ibra") ("Outstanding Balance"), from the date the Facility is terminated until the date the Outstanding Balance is received by the bank in full or the judgment for the Outstanding Balance is obtained against you, whichever is earlier.</p> <p>b) After Tenure:</p> <p>If the overdue and/or late payment of the monthly instalment after the expiry of the tenure, the compensation (Ta'widh) rate to be applied will not be more than the BNM's prevailing daily overnight Islamic Interbank Money Market ("IIMM") Rate on the Outstanding Balance from the date the tenure expires until the date the Outstanding Balance is received by the bank in full; subject always to any rebate (Ibra'), wherever applicable.</p> <p>The accumulated compensation (Ta'widh) will not exceed 100% of the Outstanding Bank's Purchase Price. The bank will give the Customer(s) prior written notice of any change in the compensation (Ta'widh) rate for late payment.</p> <p>The Bank's Purchase Price is an amount equivalent to the Facility amount.</p>

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	<p>"Outstanding Bank's Purchase Price" means the Bank's Purchase Price portion of the Bank's Sale Price which has not been paid to the bank.</p> <p>The accumulated compensation (Ta'widh) must not exceed one hundred percent (100%) of the Outstanding Bank's Purchase Price. For this purpose, (i) the Bank's Purchase Price is an amount equivalent to the Facility and (ii) the Outstanding Bank's Purchase Price means that portion of the Bank's Sale Price which represents the Bank's Purchase Price (i.e. which does not consist of any profit element), and which has not been paid to us by you.</p> <p>Note:</p> <ul style="list-style-type: none"> ○ Legal action and foreclosure: Legal action will be taken against you if you fail to respond to reminder notices. Your property may be foreclosed on, and you will have to bear all costs of such foreclosure. You are responsible to settle any shortfall if your property is sold at a price lower than all outstanding amounts under the Facility. ○ Review: The bank retains the absolute right to review and terminate the Facility granted to you in the event there is any indication the Facility is being used for non-Shariah compliant activities or if any other event of default occurs provided for in the Murabahah Facility Agreement. ○ Right to set-off: The bank has the right to set-off any credit balance in your other account(s) maintained with the bank against any outstanding balance in the Facility account after giving you seven (7) calendar days' prior notice. ○ Foreclosure: Your property may be foreclosed on, and you will have to bear all cost of such foreclosure. The bank will have the right to commence recovery activities (including engaging third party debt collecting agencies), foreclosure and bankruptcy proceedings. You are also responsible to settle any shortfall if your property is sold at a price lower than all outstanding amounts under the Facility. ○ Bankruptcy: You may be subject to bankruptcy proceedings if the outstanding amount reaches a certain limit. If you are adjudicated a bankrupt, your assets will be frozen and confiscated. ○ Legal action against you may affect your credit rating, making it more difficult or expensive for you to obtain.
<p>10.</p>	<p>What if I fully settle the financing during the lock-in period?</p> <p>You will need to pay the outstanding balance, current monthly profit and any other amount due and payable to the bank.</p>
<p>11.</p>	<p>Do I need any takaful coverage?</p> <p>a) A Group Mortgage Reducing Term Takaful ("MRTT") is a non-participating single contribution plan which provides death and total and permanent disability ("TPD") coverage. It is optional for you to take up an MRTT unless MRTT is made compulsory due to specific promotional criteria (if stated in the letter of offer for the Facility).</p> <p>You are, however, encouraged to take up the MRTT to protect your family from losing the property due to</p>

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	<p>unforeseen circumstances.</p> <p>The coverage provided by the MRTT will take effect when the takaful operator receives the full contribution (including any loading or excess to the original contribution).</p> <p>If the Facility is subject to a variable profit rate; and you cancel the MRTT, or allow the MRTT to be cancelled, the Bank may increase the EPR for the Facility by 0.10% (provided that the EPR may not exceed the CPR at any time).</p> <p>b) Fire or houseowner takaful is required to cover the property against the risk of fire and other risks considered necessary or appropriate by the Bank.</p>
<p>12.</p>	<p>What are the major risks?</p> <p>Fixed / Variable Rate or Combination:</p> <p>This product is offered to you with a fixed or variable or combination of both rates. The monthly instalment amount is fixed throughout the tenure (for fixed rate) or varies (for variable rates). In circumstances where the market rates are lower or higher than the agreed fixed or variable rates, you are bound to pay a comparatively higher monthly instalment amount. The monthly instalment amount payable may be higher than the previously agreed. Furthermore, you do not have an option to convert the rates to the market rates whenever you want as the agreement has been made on the basis of a fixed or variable rate throughout the tenure.</p> <p>Exceeding Retirement Age:</p> <p>Where the Facility tenure extends past your retirement age, you will be obliged to meet payments under the Facility during your retirement. You should consider all avenues of payment available to you at such time, for example, from your funds in the EPF, provision under pensions, or annuity payments.</p>
<p>13.</p>	<p>What do I need to do if there are changes to my contact details?</p> <p>It is important that you inform the bank of any changes in your contact details to ensure that all correspondences reach you in a timely manner.</p>
<p>14.</p>	<p>Where can I get assistance and redress?</p> <p>If you have difficulties in making monthly payments, you should contact the bank earliest possible to discuss payment alternatives. You may contact the bank at:</p> <p>CIMB Islamic Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan</p>

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	<p>Tel No: +603 6204 7788 Email: contactus@cimb.com</p> <p>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:</p> <p>Level 5 and 6 Menara Bumiputra Commerce Jalan Raja Laut 50350 Kuala Lumpur Tel No: +603 2616 7766 Website: www.akpk.org.my</p> <p>If you wish to complaint on the products or services provided by the bank, you may contact the bank at:</p> <p>CIMB Islamic Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel No: +603 6204 7788 Email: contactus@cimb.com</p> <p>If your query or complaint is not satisfactorily resolved by the bank, you may contact Bank Negara Malaysia LINK or TELELINK at:</p> <p>Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel No: 1-300-88-5465 Fax No: +603 2174 1515 Email: bnmtelelink@bnm.gov.my</p>
<p>15.</p>	<p>Where can I get further information?</p> <p><u>Home Flexi Smart-i/ Home Flexi Smart-i with Step Up</u> Should you require additional information on Islamic house financing, please refer to the bankinginfo booklet on 'House Financing-i' available at all our branches and the www.bankinginfo.com.my website.</p> <p><u>BizFlexi Smart-i/ Residential Vacant Land Flexi Smart-i</u></p>

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	<p>If you have any enquiries, please visit any CIMB Islamic Bank branched, co-located at all CIMB Bank branches, or contact the bank at +603 6204 7788, or email contactus@cimb.com.</p>
<p>16.</p>	<p>Other financing packages available</p> <ul style="list-style-type: none"> a) Flexi Home Financing-i b) Variable Home Financing-i c) Term Financing-i d) Flexi Business Premises Financing-i e) Business Premises Financing-i
<p>IMPORTANT NOTE: YOUR PROPERTY MAY BE FORECLOSED IF YOU <u>DO NOT</u> KEEP PAYING INSTALMENTS ON YOUR FACILITY.</p> <p><i>Disclaimer: This Product Disclosure Sheet is for illustration purposes only. We will provide you with a customized Product Disclosure Sheet upon receiving additional information from you</i></p>	

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