

<p>PRODUCT DISCLOSURE SHEET (PDS)</p> <p>Read this Product Disclosure Sheet before you decide to take up the Muamalat Vehicle Financing (BBA)-i. The PDS is to be read together with the general terms and conditions.</p>	<p>BANK MUAMALAT MALAYSIA BERHAD</p> <p>MUAMALAT VEHICLE FINANCING (BBA)-i</p> <p>DATE:</p>				
<p>1. What is this product about?</p> <p>Financing facility to purchase vehicle up to 100% margin of financing.</p>					
<p>2. What is the Shariah concept applicable?</p> <p>Bai' Bithaman Ajil (BBA) refers to a sale of an asset on deferred payment basis.</p> <p>This facility is calculated based on fixed rate basis and the vehicle will be pledge as collateral against the financing.</p>					
<p>3. What do i get from this product?</p> <ul style="list-style-type: none"> • Amount Financed : RM_____ • Margin of Financing : _____% • Financing Tenure : _____ • Profit Rate : _____% • Effective Profit Rate : _____% • Sale Price : RM_____ 					
<p>4. What are my obligations?</p> <ul style="list-style-type: none"> • Mode of Payment : _____ • Total Financing Amount that you are required to pay including profit margin : RM_____ <p>Note:</p> <ul style="list-style-type: none"> • If applicable, rebate may be provided to the customer upon early settlement. • Two (2) months advance instalment is required. 					
<p>5. What are the fees and charges I have to pay?</p> <p>Stamp duties as per the Stamp Duty Act 1949 (Revised 1989).</p>					
<p>6. What if I fail to fulfil my obligations?</p> <ul style="list-style-type: none"> • Compensation (Ta'widh): <table border="1" data-bbox="180 1593 1349 1770"> <tr> <td data-bbox="180 1593 771 1654">During financing period</td> <td data-bbox="771 1593 1349 1654">The compensation rate that shall be applied is 1% p.a on the overdue amount.</td> </tr> <tr> <td data-bbox="180 1654 771 1770">Upon expiry of financing period</td> <td data-bbox="771 1654 1349 1770">The compensation rate that shall be applied is the Bank's current Islamic Interbank Money Market (IIMM) Rate on the principal balance.</td> </tr> </table> <ul style="list-style-type: none"> • 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 the financing amount. 		During financing period	The compensation rate that shall be applied is 1% p.a on the overdue amount.	Upon expiry of financing period	The compensation rate that shall be applied is the Bank's current Islamic Interbank Money Market (IIMM) Rate on the principal balance.
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7. What if I fully settle the financing before its maturity?

Rebate will be given and it shall be calculated in accordance with the following formula:

$$\text{Rebate} = \frac{n(n+1)}{T(T+1)} \times \text{TC}$$

Where: n = Total number of whole months remaining.

T = Total number of months in the Agreement.

TC = Term Charges of Total Financing Income in the Agreement.

8. What are the major risks?

If you have problems to fulfil your financing obligations, please contact us for payment alternatives.

9. Do I need a guarantor or collateral?

Case to case basis; subject to customer credit worthiness.

10. 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 information to ensure that all correspondences reach you in a timely manner.

11. Where can I get further information?

Should you require additional information on this product, please refer to our product brochure, available at all our branches and our website address of www.muamalat.com.my

If you have any enquiries, please contact us at:

12. Other financing packages available:

Muamalat Hire Purchase (AITAB)-i.

IMPORTANT NOTE:

THE BANK MAY TAKE POSSESSION OF YOUR VEHICLE IF YOU DO NOT KEEP UP WITH YOUR MONTHLY PAYMENTS.