

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your trade financing. Other customers have read this PDS and found it helpful, you should read it too.

## 1 WHAT IS ACCEPTED BILLS-i (AB-i) SALES

**AB-i (Sales)** facility is a negotiable bill of exchange drawn by a bank in Malaysia for financing Shariah compliant exports, imports and domestic trade sales and purchases. The floating financing rate based on Cost of Fund (COF) and spread is calculated daily from its utilization until maturity. This is a short-term Ringgit Malaysia (RM) financing facility to finance the sales or export of goods on credit terms that include raw materials, semi-finished and finished goods.

The applicable Shariah contract is Bai' Dayn (Debt Trading), a contract whereby it refers to the selling of your trade debts/ receivable arising from trade-related transactions. You will sell your trade debts/ receivable to Bank Islam for a discounted amount. Other supporting Shariah contract applicable is Ujrah (a fee or service charge).

## 2 KNOW YOUR OBLIGATIONS

### For this financing, as an illustration:

➤ Your Invoice/ Financing Amount	=	<b>RM704,000.00</b>
➤ Invoice Date	=	<b>29/05/2025</b>
➤ Application Submission Date	=	<b>07/07/2025</b>
➤ Your Facility Tenure	=	<b>120 days</b>
➤ Financing Tenure	=	<b>81 days</b>
➤ Bank's Profit Rate	=	<b>5.33% p.a. (*COF ± Spread)</b>
➤ Bank's Sale Price	=	<b>RM695,672.93</b>
➤ Bank's Profit Margin	=	<b>RM8,327.07</b>

*\*The Cost of Fund (COF) plus spread (spread is subject to Bank Islam's approval will be provided by Bank Islam upon request of the facility. For this illustration, COF is assumed at 3.83% p.a. while the spread at 1.5% p.a.*

### You have to pay the following fees and charges:

- I. Stamp duty:
  - a) Facility: 0.5% of facility limit.
  - b) Contract Note BB48: RM10 per facility utilization.
  - c) Letter of Indemnity: RM10 (where applicable).
- II. Fees and Commission.
- III. SWIFT / Rentas charges (where applicable).
- IV. Postage and Courier (if any).
- V. Late payment charges: A sum equivalent to the prevailing daily overnight Islamic Interbank Money Market Rate on outstanding balance i.e. outstanding Sale Price less Ibra' (if any).

**Note:** Please refer to our website at [www.bankislam.com](http://www.bankislam.com) for further details on fees and charges.

## 3 KNOW YOUR RISKS

### What happens if you ignore your obligations:

- I. You **pay more in total** due to late payment charges (compensation charges/ Ta'widh).
- II. We may **deduct** money from any account you have with us to set off your financing outstanding balance.
- III. We may **take legal action** against you and **exercise all remedies** available under security arrangement.
- IV. Your **credit score** may be affected leading to credit being more difficult or expensive to you.
- V. Cross default of other facilities with Bank Islam may be triggered.

## 4 OTHER KEY TERMS

- To inform us of any change in your contact details.
- Takaful coverage is optional, however you or your supplier is advised to subscribe to any appropriate Takaful protection.
- If you do not meet the minimum credit requirement, we may require guarantor(s) or collateral in order for you to proceed with the submission.

## PRODUCT DISCLOSURE SHEET

Date: 1 December 2025

- Agensi Kaunseling Dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individual, sole proprietor and small and medium enterprise.

If you have any questions or require assistance on our product, you can:



Call us at  
**+603-26 900 900**



Visit us at  
**<https://www.bankislam.com>**



Email us at  
**[contactcentre@bankislam.com.my](mailto:contactcentre@bankislam.com.my)**

### Customer's Acknowledgment

*(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.)*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Bank Islam has provided me with a copy of the PDS.  
☐ I have read and understood the key information contained in this PDS.

\_\_\_\_\_  
Name:  
Date:

CONFIDENTIAL