PRODUCT DISCLOSURE SHEET

Date: 5 May 2026

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on Go Halal SME Financing Program (GHF). This program is offered with multiple products facilities. **You are advised to refer to respective product's PDS in the Bank's website for more information of the product offered under this program**.
Other customers have read this PDS and found it helpful, you should read it too.

1 WHAT IS GO HALAL SME FINANCING PROGRAM?

- GO Halal SME Financing Program (GHF) is a Shariah-compliant financing program offered by Bank Islam Malaysia Berhad to support micro enterprises and SMEs operating in the halal-related sector. The financing can be used for working capital, halal certification costs, business expansion, and strengthening business operations.
- Financing product offered under this program are:
  - a) Business Financing-i (BF-i),
  - b) Business Cash Line-i (BCL-i),
  - c) Multi Trade Facility (MTF) inclusive of Letter of Credit (LC-i), Trade Tawarruq-i (TTQ-i), Trade Working Capital Financing-i (TWCF-i), Shipping Guarantee-i (SG-i) and Bank Guarantee-i (BG-i), and
  - d) Foreign Exchange Contract-i (FEC-i).
- BF-i and BCL-i are offered at a variable rate based on the Tawarruq concept. Monthly instalments may vary according to changes in the prevailing Base Financing Rate (BFR), provided that the total payment does not exceed the Bank's Sale Price.
- For BF-i and BCL-i, the applicable Shariah contract is Tawarruq, which consists of two sale and purchase contracts. The first involves customer purchases a commodity from Bank Islam (as the customer's purchase agent) on Murabahah (cost plus sale) basis at Bank Islam's Sale Price. Subsequently, Bank Islam (who act as customer's sale agent), sells the commodity to a third party at cost price on a cash and spot basis, and the proceeds are given to the customer. The customer must pay Bank Islam's Sale Price as per the agreed terms
- **For Foreign Exchange Contract-i (FEC-i)**
  Under the program, the customer can do foreign exchange transaction for value SPOT and FORWARD:-
  a) VALUE SPOT - The Shariah concept used is Bai`al-Sarf, a contract of exchange of money for money of the same or different type.
  b) VALUE FORWARD - The Shariah concept used is Bai`al-Sarf and Wa`d – Wa'd is a unilateral promise. An expression of commitment given by one party to another to perform certain action(s) in the future. Under this agreement, the Bank is allowed to enter into FX Forward transaction based on unilateral promise i.e. binding only on the promisor.

2 KNOW YOUR OBLIGATIONS

For this financing, as an illustration for BF-i

Financing Amount	=	**RM100,000.00**
Monthly Instalment	=	**RM1,607.39**
Financing Tenure	=	**7 years**
Ceiling Profit Rate	=	**15.00% p.a.**
Bank's Sale Price	=	**RM162,093.12**
Effective Profit Rate (EPR)	=	**8.97% p.a [*BFR (6.47% p.a.) + 2.50% p.a.]**

In total **you will pay RM135,020.76** at the end of 7 years.

For BF-i and BCL-i, you have to pay the following fees and charges:

I. **Stamp duty**: 0.50% of financing amount.
II. **Agency fee**: RM50.00.
III. **Legal fee and disbursement including solicitor's fee:** for preparing financing documentation, registration of charge, land search and bankruptcy search (where applicable).
IV. **Late payment charges**: 1.00% p.a. on the overdue instalments.
V. **Guarantee Fee as charged by Syarikat Jaminan Pembiayaan Perniagaan (SJPP)**: Up to 1.00% per annum from the coverage amounts until the end of financing tenure and the guarantee fees will depend on the SJPP scheme. [Subject to 8.00% of the Sales and Service Tax (SST)].
VI. **Financing cancellation**: All costs incurred by Bank Islam, if any, for the preparation, registration of security documents and expenses incurred during the claim process upon cancellation.

Note: Please refer to our website at https://www.bankislam.com/ for further details on fees and charges including charges for Multi Trade Facility (MTF).

It is your responsibility to:

- Read and understand the **key terms** in the **contract** before you sign.
- Pay your monthly instalment / payment timely. Speak to us if you wish to settle your financing earlier.
- Ensure you can afford to **pay a higher instalment** if the BFR rises.
- **Contact us immediately** if you are unable to pay your monthly instalment.

**The BFR is assumed at 6.47% p.a. while the spread at (BF-i) 2.50% p.a. and (BCL-i) 2.50% p.a.. Please refer to Bank Islam's website https://www.bankislam.com/deposit-financing-rates/ for the latest BFR.*

If you wish to settle your financing early, you should know:
No 'lock in period' for this facility and Bank Islam shall grant Ibra' (rebate) on the deferred profit after full settlement is made.

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.

Your monthly instalment may increase during the tenure of your financing.
The Effective Profit Rate offered may fluctuate during the tenure of the financing for facility with variable rate. An increase in BFR means you shall pay a **higher monthly instalment**.

For this financing (BF-i) as an illustration for variable rate:

	Current rate at 8.97% p.a.	Rate increase by 1.00% p.a.	Rate increase by 2.00% p.a.
Monthly instalment	**RM1,607.39**	**RM1,658.57**	**RM1,710.67**
Total profit	**RM35,020.76**	**RM39,319.88**	**RM43,696.28**
Total payment	**RM135,020.76**	**RM139,319.88**	**RM143,696.28**

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 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.
- Agensi Kaunseling dan Pengurusan Kredit (AKPK) were established by Bank Negara Malaysia to provide free financial management services, credit counselling, financial education, and debt restructuring assistance to individuals, sole proprietors, and Small and Medium Enterprises (SMEs).

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

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.

☐ Business Financing-i (BF-i)
☐ Business Cash Line-i (BCL-i)
☐ Letter of Credit (LC-i)
☐ Trade Tawarruq-i (TTQ-i)
☐ Trade Working Capital Financing-i (TWCF-i)
☐ Shipping Guarantee-i (SG-i)
☐ Bank Guarantee-i (BG-i)
☐ Foreign Exchange Contract-i (FEC-i)

Name:
Date: