PRODUCT DISCLOSURE SHEET

Date: 7 April 2026

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on PENJANA Tourism Financing (PTF) Programme.
Other customers have read this PDS and found it helpful, you should read it too.

1 WHAT IS PENJANA TOURISM FINANCING?

- PENJANA Tourism Financing (PTF) is a financing programme designed to support the recovery and growth of Small and Medium Enterprise (SMEs) in the tourism-related sectors. This programme aims to help SMEs sustain their operational capabilities and provide the necessary funding to enable business adjustments and transformations to ensure long-term sustainability and competitiveness. This financing is an initiative by Bank Negara Malaysia (BNM) with a total allocation of RM400 million for this purpose.
- Under this program, the customer will be offered the Tawarruq based Business Financing-i (BF-i) product at a fixed rate.
- This financing is offered to Malaysia SMEs involved in any tourism-related sector or activity and/or SMEs that are licensed or registered with the Ministry of Tourism, Arts and Culture Malaysia (MOTAC).
- Eligible tourism sectors or activities include, but are not limited to, those listed under National Tourism Policy 2020-2030, as follows:

▪ Eco-Tourism	▪ Cultural and heritage tourism	▪ Urban tourism	▪ Cross-border tourism
▪ Adventure tourism	▪ Community-based tourism	▪ Shopping tourism	▪ Rural/agro tourism
▪ Youth tourism	▪ Island tourism	▪ Medical and wellness tourism	▪ Cruise tourim
▪ Sports tourism	▪ Coastal tourism	▪ Muslim-friendly tourism	▪ Special interest tourism
▪ Meeting, Incentives ,Conventions and Exhibitions (MICE) tourism			

The tourism sectors or activities listed above serve as non-exhaustive guidance only and are accurate as of the date of publication. Customers are advised to refer to the National Tourism Policy issued by MOTAC for the most up-to-date information.

Note: As published by MOTAC, the National Tourism Policy 2020-2030 can be accessed *https://motac.gov.my/en/download/category/114-dasar-pelancongan-negara-dpn-2020-2030*

- The Shariah concept applicable to this program 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.

2 KNOW YOUR OBLIGATIONS

For this financing, <u>as an illustration for fixed rate</u>:

- Your Financing Amount = **RM500,000.00**
- Your Monthly Instalment = **RM6,719.93**
- Your Financing Tenure = **7 years**
- Sale Price = **RM564,474.12**
- Profit Rate = **3.50% p.a** (inclusive of guarantee fee)

In total you will pay RM564,474.12 at the end of 7 years.

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**: 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 0.50% per annum from the coverage amount 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

It is your responsibility to:

- Read and understand the **key terms** in the **contract** before you sign.
- Pay your **monthly instalment** timely and in full for 7 years. Speak to us if you wish to settle your financing earlier.
- **Contact us immediately** if you are unable to pay your monthly instalment.

Note: Please refer to our website at https://www.bankislam.com/ for further information on fees and charges.

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.

4 OTHER KEY TERMS

- You are required 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.
- Agensi Kaunseling dan Pengurusan Kredit (AKPK) 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 Enterprises (SMEs).

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

Call us at	Visit us at	Email us at
+603-26 900 900	**https://www.bankislam.com**	**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.

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Name:
Date: