PRODUCT DISCLOSURE SHEET

BANK ISLAM

Date: 07 September 2026

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

1 WHAT IS ASB FINANCING-i

ASB Financing-i facility offered to finance the subscription of Amanah Saham Bumiputera (ASB) or Amanah Saham Bumiputera 2 (ASB2) units. Details regarding the units can be referred to www.myasnb.com.my. This facility is a secured term financing where the ASB or ASB2 units subscribed will become the collateral to the approved financing. The financing amount is calculated on floating rate at monthly basis.

The applicable Shariah contract is Tawarruq which consists of two sale and purchase contracts. The first involves customer purchases a commodity from Bank Islam (also act as customer's purchase agent) on Murabahah (cost plus sale) basis at Bank Islam's Sale Price. Subsequently, customer (via Bank Islam as the 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, as an illustration:

- Your financing amount = **RM200,000.00**
- Monthly instalment = **RM899.13**
- Your financing tenure = **40 years**
- Ceiling profit rate = **15.00% p.a.**
- Sale price = **RM1,203,095.17**
- Effective Profit Rate (EPR) = **SBR (2.75% p.a.)* + 1.75% p.a. = 4.50% p.a.**

In total you will pay RM431,580.32 at the end of 40 years.

**The Standardised Base Rate (SBR) is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia (BNM). Please refer to Bank Islam's website https://www.bankislam.com/deposit-financing-rates/ for the latest SBR.*

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 **40 years**. Speak to us if you wish to settle your financing earlier.

Contact us immediately if you are unable to pay your monthly instalment.

You have to pay the following fees and charges:

I. Stamp duty: As per Stamp Duty Act 1949 (Revised 1989)
II. Agency fee: RM50.
III. Subscription Fee: RM54 (Inclusive of 8% Sales & Service Tax)
IV. Advance payment: RM100.
V. Late payment charges: 1% p.a. on the overdue instalments.
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 www.bankislam.com for further details 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.
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.

You monthly instalment may increase during the tenure of your financing.
The SBR may increase due to a rise in the OPR set by BNM. An increase in SBR means you shall pay a **higher monthly instalment**.

	Current rate at 4.50% p.a.	Rate increase by 1% p.a.	Rate increase by 2% p.a.
Monthly instalment	RM899.13	RM1,031.54	RM1,170.91
Total profit	RM231,580.32	RM295,139.47	RM362,038.54
Total payment	RM431,580.32	RM495,139.47	RM562,038.54

4 OTHER KEY TERMS

- To inform us of any change in your contact details.
- Customer is advised to read and understand the contents of the **Unit Trust Financing Risk Disclosure Statement** before deciding to obtain the Facility to purchase units.
- Takaful coverage is optional, however you are advised to subscribe for ASB-i Takaful Plan from Syarikat Takaful Malaysia Berhad or any other Takaful operator which is operating in Malaysia.
- For your own convenience, ASB-i Takaful Plan is currently made available by the Takaful provider approved by the Bank.
- The Total Net Financing Amount will be credited into the Amanah Saham Nasional Berhad's account for the purpose of purchasing the ASB or ASB2 units.
- The Bank requires advance payment of RM100.
- 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 individuals, 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.

Name:
Date: