

PRODUCT DISCLOSURE SHEET

Date: 18 November 2025

Dear Customer,

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

1 WHAT IS PERSONAL FINANCING-i

Personal Financing-i is an unsecured personal financing for a Shariah compliant purpose calculated on floating rate basis. The profit is calculated on monthly reducing balance method and will change upon revision of the Standardised Base Rate (SBR).

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.

2 KNOW YOUR OBLIGATIONS

For this financing, as an illustration:

- Your financing amount = **RM100,000.00**
- Your monthly instalment = **RM1,072.92**
- Your financing tenure = **10 years**
- Ceiling profit rate = **15% p.a.**
- Sale price = **RM193,602.00**
- Effective Profit Rate (EPR) = **SBR (2.75% p.a.)* + 2.50% p.a. = 5.25% p.a.**

In total you will pay RM128,750.04 at the end of 10 years.

*The 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 **10 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: 0.5% of financing amount.
- II. Agency fee: RM50.
- III. Late payment charges: 1% p.a. on the overdue instalments.

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 5.25% p.a.	Rate increase by 1% p.a.	Rate increase by 2% p.a.
Monthly instalment	RM1,072.92	RM1,122.80	RM1,174.01
Total profit	RM28,750.04	RM34,736.12	RM40,881.25
Total payment	RM128,750.04	RM134,736.12	RM140,881.25

4 OTHER KEY TERMS

- To inform us of any change in your contact details.
- Takaful coverage is optional, however you are advised to subscribe for a Personal Financing Takaful Plan (PFTP) from Syarikat Takaful Malaysia Berhad (STMB) or any other Takaful operators operating in Malaysia for the coverage against death or total and permanent disability.
- 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.

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.

Name:
Date:

IMPORTANT: DECLARATION FOR PERSONAL FINANCING-i APPLICATION FOR THE PURPOSE OF HOUSE RENOVATION OR BUSINESS

I, the undersigned customer, affirm that I have been briefed by designated sales personnel concerning the application for the Personal Financing-i product for the purpose of house renovation or business.

I am fully aware that there is/are other Bank Islam product(s) that is/are more suitable for house renovation or business purpose. I fully understand that applying Personal Financing-i for the said purpose may cause higher financing cost instead of applying for other Bank Islam product(s). I hereby affirmed to proceed with my application for Personal Financing-i product.

In addition to the financing options mentioned above, I am aware that Bank Islam offers a variety of other financing products that could potentially meet my needs. I have explored the comprehensive details in Bank Islam Corporate website.

Acknowledgment of statement above by customer,

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Name:
Date: