

**Dear Customer,**

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

## 1 WHAT IS PERSONAL CASH LINE-i (PCL-i)

Bank Islam **Personal Cash Line-i** facility is a secured/non-secured revolving financing to meet personal financial needs which is calculated based 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 limit = **RM200,000.00**
- Your financing tenure = **1 year**
- Ceiling profit rate = **15.00% p.a.**
- Sale price = **RM229,589.04**
- Effective Profit Rate (EPR) = **SBR (2.75% p.a.)\* + 3.72% p.a. = 6.47% p.a.**

\*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.

**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.
- IV. 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](http://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.

## 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.
- 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.

**It is your responsibility to:**



Read and understand the **key terms** in the **contract** before you sign.



Pay your monthly instalment timely **based on utilisation amount during facility tenure within 1 year.**



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

## PRODUCT DISCLOSURE SHEET

- 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](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