PRODUCT DISCLOSURE SHEET

Date: 14 August 2026

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

1 WHAT IS SME STABILISATION RELIEF FACILITY (SME SRF)?

- SME SRF is a relief fund facility established by Bank Negara Malaysia (BNM) to supports viable MSMEs affected by trade and supply chain disruptions arising from the West Asia geopolitical conflict by providing working capital financing for business continuity and cash flow needs.
- Available to businesses in the **Agriculture, Forestry and Fishing; Construction; Manufacturing; Transportation and Storage; and Retail Trade (retail petrol dealers only)** sectors.
- Open for application from **15 May 2026 to 31 December 2026**, or until the allocated fund is fully utilized, whichever is earlier.
- Financing amount of up to **RM50,000 for Micro Enterprises** and **RM750,000 for SMEs**, with a financing tenure of up to **5 years**, subject to the Bank's assessment and eligibility criteria.
- Financing is available under Business Financing-i (BF-i) based on the Tawarruq concept, with a fixed profit rate and daily profit computation and facility is not available for the refinancing of existing financing facilities.

The Shariah concept applicable to this program is Tawarruq, which consists of two sale and purchase contracts. The first involves the customer purchasing a commodity from Bank Islam on a Murabahah (cost plus profit) basis at Bank Islam's Sale Price, whereby Bank Islam acts as the customer's purchase agent. Subsequently, Bank Islam, acting as the customer's sale agents, sells the commodity to a third party at cost price on a cash and spot basis, and the sale proceeds are disbursed to the customer. The customer is obliged to pay Bank Islam's Sale Price in accordance with the agreed terms and conditions.

2 KNOW YOUR OBLIGATIONS

For micro enterprises, the financing details are illustrated as follows:
- ➢ Your Financing Amount = **RM 50,000.00**
- ➢ Your Monthly Instalment = **RM915.20**
- ➢ Your Financing Tenure = **5 years**
- ➢ Sale Price = **RM54,912.00**
- ➢ Profit Rate = **3.75% p.a.**

In total you will pay RM54,912.00 at the end of five (5) years.

For SME, the financing details are illustrated as follows
- ➢ Your Financing Amount = **RM 750,000.00**
- ➢ Your Monthly Instalment = **RM13,727.94**
- ➢ Your Financing Tenure = **5 years**
- ➢ Sale Price = **RM823,676.40**
- ➢ Profit Rate = **3.75% p.a.**

In total you will pay RM823,676.40 at the end of five (5) years.

You have to pay the following fees and charges:

I. **Stamp duty**: Stamp duty shall be subject to the prevailing stamp duty treatment applicable to SME SRF, including any exemption or reduced rate granted by the relevant authorities

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. **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.

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 five (**5**) **years**. Speak to us if you wish to settle your financing earlier.

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

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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 the relevant security documents or security agreements.
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

- If applicable, rebate will be granted to you if there is a difference between the full settlement and Bank Islam's Sale Price.
- 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 requirements, Bank Islam may require guarantor(s) and/or such security as permitted under the SME SRF programme and Bank Islam's financing requirements.
- 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.

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: