PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on AFFIN BizFlexi Save-i. Other customers have read this PDS and found it helpful; you should read it too.

AFFIN ISLAMIC

AFFIN ISLAMIC BANK BERHAD ("Bank")

Date: 28/10/2026

1. WHAT IS AFFIN BIZFLEXI SAVE-i?

AFFIN BizFlexi Save-i is a term financing facility with a profit-saving feature linked to the balances maintained in your **AFFIN BizFlexi Save-i Current Account** with the Bank.

- You will enjoy savings on the profit charged on your financing when you maintain a credit balance in your Linked Current Account. The higher the credit balance, the greater the potential profit savings, up to the outstanding financing amount.
- This facility is provided for the purchase of a property and the refinancing of an existing property which will be charged to the Bank.
- You are required to open AFFIN Flexi Save-i CACO/i in order to enjoy the Savings Element.

Shariah Concept for this Financing Facilities

Istisna	Tawarruq
• Istisna' is a transaction where an asset is transacted before it comes into existence. It is a contract or order to the builder or manufacturer to build or manufacture a specific asset based on the specifications provided by Customer. In the Istisna' arrangement, the price must be fixed upfront and all other necessary specifications of the asset fulfilled. • Through AFFIN Istisna' Term Financing-i, the Bank will finance a Customer who wishes to construct or manufacture an asset but wants to defer the payments of construction cost for a specific period by way of instalment. It is done through Istisna' bil Wakalah (construction with agency contract). In the first contract, the Bank acts in the capacity of a contractor/manufacturer and concludes a contract with the Customer. • The Bank then appoints the Customer as its agent to source for a contractor and supervise the construction. Upon completion of the asset, the contractor will deliver the asset to the Bank and the Bank subsequently delivers it to the Customer.	• Tawarruq consist of two sale and purchase contracts where the Customer purchase the Commodity from the Bank at a mark-up sale price (Bank's Sale Price) on a deferred payment basis and subsequently sells the Commodity to a Commodity Supplier for cash at the Bank's Purchase Price with the objective of obtaining cash. • Under this facility, the Bank will apply the dual-agency mechanism under the Wakalah concept. The Customer appoints the Bank as the Customer's agent to purchase the Commodity from the Bank and subsequently sells the Commodity to another Commodity Supplier on behalf of the Customer in order to complete the Tawarruq transaction. • The customer will execute the Purchase Undertaking based on Wa`d concept. Under the Purchase Undertaking, the Customer undertakes to purchase from the Bank a specific Shariah compliant commodity ("the Commodity" consists of crude palm oil (CPO), rubber or any other commodity) as advised by the Commodity Supplier at Bank's Sale Price.

Musharakah Mutanaqisah

- Under the Shariah concept of Musharakah Mutanaqisah, the Bank and the Customer jointly purchase an identified property ("Property") where the Customer shall contribute a certain sum as the initial payment ("Customer's Initial Acquisition Payment") towards part purchase of the Property and the Bank shall contribute a certain sum being the balance of the initial payment ("Bank's Initial Acquisition Payment") towards the purchase of the Property.
- The Bank leases its share of Property to the Customer on the basis of Ijarah Mawsufah Fi Zimmah (Forward Leasing) during construction and Ijarah (Lease) upon completion of property (whichever applicable).
- The Bank then appoints the Customer as its service agent in relation to the Property upon the terms as stated in the Service Agency Contract.
- The Customer shall pay to the Bank instalment payments ("Instalment Payment") which comprise: (i) Acquisition Payment being payment towards acquiring the Bank's ownership share in the Property; and (ii) Rental Payment being payments for the lease of the Property.
- As a result of the Instalment Payment made under the Musharakah Mutanaqisah Term Financing-i, the Customer's ownership share in the Property will increase and the Bank's ownership share will decrease proportionately until the Property is wholly and fully owned by the Customer.
- The Rental Payment shall cease immediately upon the Customer having fully acquired the ownership share in the Property from the Bank.
- If the Property cannot be occupied due to construction of the Property being abandoned which cannot be revived, the advance rental as duly paid by the Customer, will be refunded to the Customer in the manner as determined by the Bank.

2. KNOW YOUR OBLIGATIONS

For this financing as an illustration:

Your Financing Amount	:	**RM**	5,000,000.00
Your Monthly Instalment	:	**RM**	28,506.00
Financing Tenure (Years)	:		25
Base Financing Rate (BFR)	:	p.a.	2.75%
Effective Profit Rate*	:	BFR +	2.00%
Total Profit Payment (without Savings Element)	:	**RM**	3,551,800.00
In total you will pay at the end of 25 years	**:**	**RM**	**8,551,800.00**
Your AFFIN BizFlexi Save-i CACO/i Balance**	:	**RM**	**1,000,000.00**
Total Profit Payment (with Savings Element)	:	**RM**	**1,849,589.00**
Total Profit Saving (with Savings Element)	:	**RM**	**1,702,211.00**

IMPORTANT:

* The profit is a floating rate and calculated on a daily rest basis.

** The account balance remains unchanged throughout the financing tenure.

All calculations and information above are for illustration purposes only.

It is your responsibility to:



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



Pay your monthly instalment timely and in full for 25 years. Speak to us if you wish to settle your financing earlier.



Ensure you can afford to pay a higher instalment if the Overnight Policy Rate (OPR) rises.



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

Note:

- The BFR is set as the OPR decided by Bank Negara Malaysia.
- The BFR rise or fall due to changes in the OPR.

You also have to pay the following fees and charges:

Type of Fee/Charge	Details of Fee/Charge
Stamp Duty	As per Stamp Act 1949 (Revised 1989).
Compensation Charges (Ta'widh)	
• During the tenure of the Facility	1% p.a. over the overdue instalment/outstanding balance.
• After the maturity of the Facility/Judgment	prevailing daily overnight Islamic Interbank Money Market rate on such outstanding balance.
Applicable for Tawarruq only	
Brokerage Fee	The Brokerage Fee is related to the brokerage cost, which is up to RM10.00 per RM1.0 million on pro-rate basis. The imposition of Brokerage Fee is as follows: - (a) Non-SMEs – based on actual brokerage cost imposed by the commodity platform provider. (b) SMEs– 50% of actual brokerage cost imposed by commodity platform provider.
Commodity Delivery Charges	As charged by the commodity supplier

Note :

1. The fees and charges above are excluding of any taxes (where applicable) which shall be additionally borne by the customer. Should there be any taxes to be imposed on the fees and charges quoted, the Bank has the right to change the amount payable.
2. Subsequent fees and charges are to be referred to AffinAlways SME official's website, which shall serve as the prevailing source of reference.

3. KNOW YOUR RISK

What happens if you fail to pay your monthly instalments?

- You pay more in total due to Compensation Charges ("Ta'widh").
- The Bank may deduct money from a current account you have with us to set-off your financing balance.
- The Bank may foreclose your property or take legal action against you.
- Your credit score may be affected, leading to credit being more difficult or expensive for you.

Your monthly instalment may increase during the tenure of your financing.

- The BFR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in BRF means that you have to pay **a higher monthly instalment**.

	Today's BFR 2.75% p.a.		If BFR increases by 1.00%		If BRF increases by 2.00%	
Monthly instalment for 25 years	RM	28,506.00	RM	31,456.00	RM	34,546.00
Total profit at the end of 25 years (without Savings Element)	RM	3,551,800.00	RM	4,436,800.00	RM	5,363,800.00
Total Payment Amount at the end of 25 years (without Savings Element)	RM	8,551,800.00	RM	9,436,800.00	RM	10,363,800.00
Total profit at the end of financing (with Savings Element)	RM	1,849,589.00	RM	2,184,703.00	RM	2,488,641.00
Total Payment Amount at the end of financing (with Savings Element)	**RM**	**6,849,589.00**	**RM**	**7,184,703.00**	**RM**	**7,488,641.00**

IMPORTANT:

- All calculations and information above are for illustration purposes only.

4. OTHER KEY TERMS

What if I fully settle the financing before its maturity?

- You may fully settle before maturity by giving the Bank not less than thirty (30) days written notice (or other period approved by the Bank), stating amount to be paid and date of such payment. If notice is not given, the Bank shall have the right to factor in such associated costs or charges in the exercise price formula under the respective purchase undertaking accordingly or in reducing the ibra' amount, whichever applicable.

Disbursement of the Facility

- All required account opening documents, including but not limited to the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) declarations, must be duly completed and signed by the Customer.

Takaful Coverage

- **Business Reducing Term Takaful (BRTT)/Business Level Term Takaful (BLTT) is optional but highly encouraged**
  You are encouraged to take our takaful policy that covers you against unforeseen death or total permanent disability as it will pay off the outstanding financing based on a table of benefits, which you may further enquire about with us.
- **Compulsory Fire Takaful**
  Fire takaful is required to cover the property against damages or destruction caused by fire.
  Note: The Bank will provide a quote for any Takaful coverage offered by the Bank's Takaful panel. However, you are also free to choose Takaful services from other Takaful operators.

Change of Address and Information

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- You can update your contact details at any branch or through the Contact Centre. When using the Contact Centre, only verification is required no document signing is necessary.

Digital Disclosure and Consent for Use of Customer Information

- The PDS is available digitally in English and Bahasa Melayu. It will be provided prior to application, at the point of contracting, and during the term via our AffinAlways website. We will notify you of material product changes and revised installments via our communication channels.

If you have any questions or require assistance or wish to file a complaint on AFFIN BizFlexi Save-i, you can:

Call us at 03-8230 2222	Scan the QR code below to explore our Bank's financing solutions.
Visit www.affinalways.com/en/affin-Bizflexi-save-i	
Complete our online feedback form available at our website: www.affingroup.com/en/affin-customer-care	

Should you encounter any difficulties in making payments, you may:

Contact us at 03-2301 6900 / 6904 / 6905 / 6906 / 6908 / 6993 (Asset Quality Management)
Available Monday to Thursday from 8.45 am to 5.45 pm, and Friday from 8.45 am to 4.45 pm.

CUSTOMER'S ACKNOWLEDGEMENT *

Ensure you are filling this section yourself and aware what you are placing your signature for.

☐ I acknowledge that Affin Islamic Bank Berhad has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

* ***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.***

Name: _____

Date: