

PRODUCT DISCLOSURE SHEET (PDS)



Dear Customer,

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

Date: 07/11/2025

AFFIN Halal-i Financing is a financing programme offered to Small Medium Enterprises (SMEs) that require financing for their working capital and/or capital expenditure(CAPEX) requirements as well as training and consultancy cost in obtaining Halal certification for their businesses. This financing programme is guaranteed by Syarikat Jaminan Pembiayaan Perniagaan (SJPP) up to 80% of the financing amount.

Financing Facilities

Financing facilities structured under this programme are offered via our existing product(s) are as follows:-

- (a) Tawarruq Term Financing-i
- (b) Tawarruq Cash Line-i
- (c) Tawarruq Revolving Credit-i
- (d) Islamic Trade Facilities

Shariah Concepts

Please refer to the each products' own PDS on AffinAlways.com.

2. KNOW YOUR OBLIGATIONS

Illustration:-

For Tawarruq Term Financing-i under AFFIN Halal-i Financing Program as an illustration: -

Your Financing Amount	:	RM	200,000.00
Your Monthly Instalment	:	RM	2,486.14
Financing Tenure	:	years	10
Ceiling Profit Rate (CPR)	:	p.a.	12%
Base Financing Rate (BFR)	:		6.56%
Effective Profit Rate (EPR)	:	BFR +	2.00%
Bank's Sale Price (BSP)	:	RM	344,330.28
In total you will pay at the end of 10 years	:	RM	298,336.36

Your monthly instalment/settlement amount 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 BFR means that you have to pay a higher monthly instalment.

	Today's BFR 6.56% p.a.	If BFR increases by 1.00%	If BFR increase by 2.00%
Monthly instalment for 10 years (RM)	2,486.14	2,594.53	2,705.42
Total profit at the end of 10 years (RM)	98,336.36	111,343.09	124,650.83
Total payment amount at the end of 10 years (RM)	298,336.36	311,343.09	324,650.83

For Tawarruq Cashline-i under AFFIN Halal-i Financing Program as an illustration: -

Your Facility Limit	:	RM	1,000,000.00
Financing Tenure (Years)	:		10
Ceiling Profit Rate (CPR)	:	p.a.	12%
Base Financing Rate (BFR)	:	p.a.	6.56%
Effective Profit Rate (EPR)	:	BFR +	1.00%
Bank's Sale Price (BSP)	:	RM	2,200,000.00
Total Utilisation	:	RM	100,000.00
Montly Profit (to be paid)	:	RM	630.00
In total you will pay at the end of 10 years	:	RM	175,600.00

Your monthly payment 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 BFR means that you have to pay a higher monthly instalment.

	Today's BFR 6.56% p.a.	If BFR increases by 1.00%	If BFR increase by 2.00%
Monthly profit payment for 10 years (RM)	630.00	713.33	796.67
Total profit cost at the end 10 years (RM)	75,600.00	85,600.00	95,600.00
Total payment amount at the end of 10 years (RM)	175,600.00	185,600.00	195,600.00

For Islamic Trade Financing/Revolving Credit-i as an illustration. Example, Accepted Bills-i (Purchase): -

Your Facility Limit	:	RM	1,000,000.00
Financing Utilisation	:	RM	200,000.00
Financing Tenure	:	days	90
Effective Profit Rate (EPR)	:	p.a.	6.56%
Profit Amount	:	RM	3,235.07
Total Payment Upon Maturity	:	RM	203,235.07

Note :

All calculations and information are for illustration purposes only. The illustrations may not reflect the specific conditions or requirements of each facility.

It is your responsibility to:

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



Pay your monthly instalment / settlement amount timely and in full in accordance to your financing tenure. Speak to us if you wish to settle your financing earlier.



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

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) and will be borne by you
Legal fees	(a) Legal fees payable to the solicitor for completing the Security Documents prior to the disbursement of the facility. (b) Legal fees payable to the solicitor will be borne by you (if applicable).
Guarantee Fee	Guarantee fee shall subject to guarantee provided by Syarikat Jaminan Pembiayaan Perniagaan (SJPP) up to 1.00% per annum and to be borne by you.
Brokerage Fee - applicable for Tawarruq and Bay Al Dayn bi' Al Sila' products only	RM 5.00 per RM 1,000,000 on pro-rate basis Example: For financing of RM 200,000 under Tawarruq Term Financing-i, the Brokerage Fee is as follows:- = RM 200,000 / RM 1,000,000 X RM 5.00 = RM 1.00
Compensation Charges (Ta'widh) • During the tenure of the Facility • After the maturity of the Facility/Judgment	Borne by the Customer 1% p.a. over the overdue instalment/outstanding balance Prevailing daily overnight Islamic Interbank Money Market rate on such outstanding balance.

Note: Please refer to the Bank's Letter of Offer for any other fees and charges. The above fee and charges are subject to Sales and Service Tax (where relevant).

3. KNOW YOUR RISKS**What happen if you fail to pay your monthly payment/settlement?**

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

4. OTHER KEY TERMS

- The Facility will be released in one lump sum or in stages depending on the financing terms and conditions that have been approved by the Bank.
- Any other collaterals/guarantee may be required based on Bank's approval prior to issuance of Letter of Offer (LO) to you.
- The Bank does not impose a lock-in period for financing facilities and there is no fee imposed for early settlement before maturity. The Bank shall grant rebate (ibra') which is equivalent to the deferred profit at the point of settlement.
- It is highly recommended for Takaful coverage to be taken with the Bank's panel Takaful provider and endorse the Bank as the beneficiary. Notwithstanding the above, you are free to use the service of any Takaful providers of your choice, which provide adequate coverage against such risks as the Bank may require and determine fit. The certificate shall be duly assigned to the Bank for the duration of the Facility.
- It is important that the Customer informs the Bank (written notice to be sent to the account holding branch) of any changes in the Customer's contact information to ensure that all correspondences reach the Customer in a timely manner.

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

	Call AFFIN Contact Centre at 03-8230 2222, (General Enquiries), available daily from 8:00 a.m. to midnight), including public holidays.	Scan the QR code below:
	Visit www.affinalways.com	
	Complete our online feedback form available at our website: www.affingroup.com/en/affin-customer-care	

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 their rights to seek redress in the event of subsequent dispute over the product terms and conditions.**

Name: _____

Date: _____