

PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer,

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



AFFIN ISLAMIC

AFFIN ISLAMIC BANK BERHAD ("Bank")

Date: 17/07/2026

1. WHAT IS AFFIN CagaFirst-i?

- AFFIN CagaFirst-i** is a shariah compliance home financing facility guaranteed by Cagamas SRP Berhad, designed to assist young adults who have recently joined the workforce in owning their first home whether under construction, completed, or a sub-sale residential property. This initiative supports the Government's aspiration to increase home ownership among Malaysians.
- You are pledging your property as security for this financing facility.

Shariah Concept

- This product is based on the concept of **Tawarruq**.
- Tawarruq consists of two sale and purchase contracts.
- You will purchase a Shariah-compliant commodity (e.g., crude palm oil or other approved commodities) from the Bank at a mark-up sale price on a deferred payment basis.
- You will then sell the commodity to a supplier for cash at the Bank's purchase price (equal to the financing amount) to obtain funds.
- The financing amount will be used to pay the property price after the sale transaction is completed.

2. KNOW YOUR OBLIGATIONS

For this financing as an illustration:

Your Financing Amount	: RM	500,000.00
Your Monthly Instalment	: RM	2,321.00
Your Financing Tenure (Years)	:	35
Standardised Base Rate (SBR)*	: p.a.	2.75%
Effective Profit Rate	: SBR +	1.60%
In total you will pay at the end of 35 years	: RM	974,820.00

IMPORTANT:

- The profit is a floating rate and calculated on a monthly rest basis.
- All calculations and information above are for illustrative purposes only.

It is your responsibility to:

-  Read and understand the key terms in the contract before you sign it.
-  Pay your monthly instalment on time and in full throughout the 35 year financing tenure. Contact us if you wish to settle your financing early.
-  Ensure you can afford higher instalments if OPR/SBR rises.
-  Contact us immediately, if you are unable to pay your monthly instalment.

Note:

- * The Standardised Base Rate (SBR) or Overnight Policy Rate (OPR) is set by Bank Negara
- * The SBR can increase or decrease due to changes in the OPR.

You also have to pay the following fees and charges:

Type of Fee/Charge	Details of Fee/Charge
Additional Financing Statement (per statement cycle)	RM10.00 per request
Brokerage Fee	This fee is charged each time the Bank executes a Tawarruq transaction. The brokerage fee is calculated at RM5.00 for every RM1,000,000 of the financing amount, on a pro-rata basis.
Compensation Charges (Ta'widh)	
• During the tenure of the Facility	1.00% 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.
Commodity Delivery Charges	As charged by Commodity Broker.
Legal fees	As charged by solicitor.
Letter of confirmation for EPF withdrawal (per request)	RM20.00 (Manual) RM20.00 (with or without photocopies of documents) (EPF Portal) No charges
Redemption Statement fee (per request)	RM50.00
Security Document Retrieval fee (per request)	RM30.00
Stamp Duty	As per Stamp Act 1949 (Revised 1989).
Audit Confirmation	RM50.00 per request
Valuation Fees	As charged by valuer For completed properties only (only applicable in respect of the initial valuation fees prior to the first drawdown of the Facility).

Note : The above Fees and Charges are subject to Sales and Service Tax (where relevant).

3. KNOW YOUR RISK

What happens if you fail to pay your monthly instalments?

- Bank may impose compensation charges (Ta'widh).
- Set-off funds from your other accounts with the Bank.
- The Bank may foreclose the charged property or take legal action against you.
- Your credit score may be negatively affected, making future credit more difficult or expensive.

⚠ Important Risk Notice:

- Your monthly instalment may increase if there is a rise in the Standardised Base Rate (SBR) or Overnight Policy Rate (OPR) set by Bank Negara Malaysia. This means you will be required to pay a higher monthly instalment.

	Today's SBR 2.75% p.a.	If SBR increases by 1.00%	If SBR increases by 2.00%
Monthly instalment for 35 years	RM 2,321.00	RM 2,637.00	RM 2,970.00
Total profit at the end of 35 years	RM 474,820.00	RM 607,540.00	RM 747,400.00
Total payment amount at the end of 35 years	RM 974,820.00	RM 1,107,540.00	RM 1,247,400.00

IMPORTANT:

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

4. OTHER KEY TERMS

Eligibility

- Malaysian Citizen
- Gross Monthly Income up to RM15,000 for individual or joint application
- Salary worker/self-employed
- For first time home buyer (except for financing application for purchasing PR1MA home up to second home)

Margin of Financing ("MOF")

For Property up to RM 500,000.00

- Up to 100% + 10% (MRTT/Moving Cost) which capped at RM 500,000.00

For Property more than RM 500,000.00 up to RM 1,000,000.00

- Up to 100%

Note: Actual MOF will be determined by the Bank based on the type of property, location and payment capacity of the applicant.

Ceiling Profit Rate

- 12.00% p.a.

Prepayment

- The Facility may be redeemed or prepaid in amounts equivalent to at least 3 months of instalments provided that 30 days prior notice in writing is given to the Bank.
- No prepayments or partial payments (except the Grace Period Profit amount) are allowed at any time before the Facility is fully disbursed.

Advance Payment

- Any extra payment made beyond your monthly installment will also be treated as advance payment.
- This advance payment will be used to off-set future instalments and will not reduce the outstanding balance of the Facility immediately.

Redraw Facility

- Not Available.

Lock-in Period

- The Bank does not impose a lock-in period for this Facility and there is no fee for early settlement before maturity. The Bank shall grant a rebate (ibra') equivalent to the deferred profit at the point of settlement.

Ibra' (rebate) formula:

- Rebate (Ibra') = Deferred profit – Reasonable estimated cost incurred by the Bank.

Note:

- Deferred Profit = Total Contracted Profit – Accrued Profit.
- Total Contracted Profit = Bank's Sale Price – Bank's Purchase Price.
- Accrued Profit is calculated on Effective Profit Rate of the outstanding principal.

Takaful Coverage

- **Mortgage Reducing Term Takaful (MRTT)/Mortgage Level Term Takaful (MLTT) is optional but highly encouraged**
You are encouraged to obtain 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.
The Bank may provide financing for the MRTT/MLTT contribution.
- **Compulsory Fire Takaful**
Fire takaful is required to cover the property against damages or destruction caused by fire.

Note:

While the Bank may recommend its preferred takaful partners, you are free to choose any takaful provider that provides adequate coverage acceptable to the Bank.

Change of Contact Details

- You must promptly inform the Bank in writing (send notice to your account-holding branch) of any changes to your contact details. This ensures all correspondence reaches you on time
- 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 on AFFIN CagaFirst-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-CagaFirst-i	
 Email us at yourvoice@affingroup.com	

If you have difficulties in making payments, you can:

 Call us at 03-82302828
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Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK)

 Call AKPK at 03-26167766 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.
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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: _____