

PRODUCT DISCLOSURE SHEET (PDS)

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on AFFIN Flexi 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: 27/07/2026

1. WHAT IS AFFIN FLEXI SAVE -i?

AFFIN Flexi Save-i is structured with the combination of property financing with profit savings based on your AFFIN Flexi-i Current/Savings Account (CASA) balances with the Bank. Bank will reduce the outstanding principal balance up to the credit balance in your AFFIN Flexi CASA-i or seventy percent (70%) of the outstanding principal, whichever is lower, for the purpose of calculating the ijarah/profit, in the manner as determined by the Bank (Savings Element).

The financing can be structured for the following purposes:

- Purchase of residential/business premises property from developer (under construction and completed);
- Refinancing with Cashout from your existing financier;

You are offering your property as security for this financing.

Shariah Concept for this Financing Facilities

Purchase of property

- This product is under the concept of **Musharakah Mutanaqisah**.
- The Bank and the Customer shall jointly purchase the rights, interests and benefits in the property. The Customer shall contribute a sum equivalent to the initial acquisition payment and the Bank shall contribute towards the purchase of the Property a sum equivalent to the Bank's commitment amount.
- The Bank then leases its share in the property to the Customer on the basis of Ijarah Mawsufah Fi Zimmah (Forward Leasing) during construction of the Property (if applicable) and Ijarah (Lease) for completed property.
- The Customer shall gradually acquire the Bank's ownership, rights and benefits in the property by making monthly payments to the Bank. The payment will partially contributes towards increasing the Customer's share in the Property and decreasing the Bank's share in the Property until the Customer fully own the property.
- At the end of the Ijarah term and upon full payment, the Customer will acquire all the Bank's ownership, rights and benefits in the property.

Refinancing, Cashout and Topping-up

- This product is under the concept of **Tawarruq**.
- Tawarruq consists of two sale and purchase contracts.
- First, you will purchase a Shariah-compliant commodity such as crude palm oil (CPO) or any other commodity ("Commodity") from the Bank at a mark-up sale price ("Bank's Sale Price") on a deferred payment basis.
- Subsequently, you will sell the Commodity to a commodity supplier for cash at the Bank's Purchase Price (the financing amount) with the objective of obtaining cash.
- For refinancing purpose, the sale proceeds will be used to redeem your financing with your current financial institution.
- For cash out and top-up purpose, the sale proceeds will be credited into your account.

2. KNOW YOUR OBLIGATIONS

For this financing as an illustration:

Your Financing Amount

:

RM

350,000.00

Your Monthly Instalment

:

RM

1,711.00

Financing Tenure (Years)

:

35

Standardised Base Rate (SBR)

:

p.a.

2.75%

Effective Ijarah/Profit Rate*

:

SBR +

2.00%

Total Ijarah/Profit Payment (without Savings Element)

:

RM

368,620.00

In total you will pay at the end of 35 years

:

RM

718,620.00

Your AFFIN Flexi Save-i CASA Balance**

:

RM

350,000.00

Total Ijarah/Profit Payment (with Savings Element)

:

RM

51,193.00

Total Ijarah/Profit Saving (with Savings Element)

:

RM

317,427.00

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 35 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 SBR is set as the OPR decided by Bank Negara Malaysia.

• The SBR 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

Additional financing statement (per statement cycle)

RM10.00 per request

Compensation Charges (Ta'widh)

• During the tenure of the Facility

• After the maturity of the Facility/Judgment

1% p.a. over the overdue instalment/outstanding balance.

prevailing daily overnight Islamic Interbank Money Market rate on such outstanding balance.

Legal fees

As charged by solicitor.

Letter of confirmation for EPF withdrawal

RM20.00 (Manual)

RM20.00 (with or without photocopies of documents)

(EPF Portal) No charges

Redraw fees/charges for excess payment (per transaction)

RM25.00

Redemption statement (per account per request)

RM50.00

Audit Confirmation

RM50.00 per request

Stamp Duty

As per Stamp Act 1949 (Revised 1989)

Security document retrieval fee (per request)

RM30.00 (Photocopies for complete set of documents)

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).

Applicable for Tawarruq only

Brokerage Fee

The Brokerage Fee is the fee charged each time the Bank performs the Tawarruq transaction. The imposition of brokerage fee is at RM5.00 per RM1.0 million on pro-rate basis

Commodity Delivery Charges

As charged by the commodity supplier

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?

- You pay more in total due to Compensation Charges ("Ta'widh").
- The Bank may deduct money from a current/savings 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 SBR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBR means that you have 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

1,711.00

RM

1,938.00

RM

2,175.00

Total profit at the end of 35 years (without Savings Element)

RM

368,620.00

RM

463,960.00

RM

563,500.00

Total Payment Amount at the end of 35 years (without Savings Element)

RM

718,620.00

RM

813,960.00

RM

913,500.00

Total profit at the end of financing (with Savings Element)

RM

51,193.00

RM

55,524.00

RM

58,715.00

Total Payment Amount at the end of financing (with Savings Element)

RM

401,193.00

RM

405,524.00

RM

408,715.00

IMPORTANT:

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

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4. OTHER KEY TERMS

Item	Residential Property	Business Premises
Eligibility	Individuals aged 18 years and above.	
Property eligibility	- Residential property value of RM200,000 and above. - All locations in Malaysia.	- Business premises property value of RM200,000 and above. - All locations in Malaysia.
Margin of Finance("MOF")	Up to 90% of open maximum market value (OMV) or Sales & Purchase Price (S&P), whichever is lower + 5% (MRTT, legal and documentation cost, stamping fee and valuation fee).	Up to 85% of open market value (OMV) or Sales & Purchase Price (S&P), whichever is lower + 5% (MRTT, legal and documentation cost, stamping fee and valuation fee)
Ceiling Ijarah/Profit Rate	10.00% p.a.	12.00% p.a.
Financing Amount	- Minimum: RM100,000 (applicable in combination of both financing i.e refinancing of redemption sum and personal consumption for cash-out) - Minimum: RM50,000 (is applicable for personal consumption) - Maximum: RM15,000,000.00	- Minimum: RM100,000 - Maximum: RM15,000,000
Financing Tenure	Up to 35 years or until the age of 70 years, whichever is earlier.	

- You are required to open AFFIN Flexi Save-i Current or Savings Account in order to enjoy the Savings Element.

Prepayment

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

Redemption

- The Facility may be redeemed in advance. Cost with regards to the redemption will be debited to your account.

Advance Payment

- Any payment that exceeds the monthly instalment at the time of payment, without prior notice, is considered an 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 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.

Property under construction

- If the property cannot be occupied due to the abandonment of the Property's construction 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.

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.
- In accordance with AFFIN ISLAMIC Bank's policy/guidelines and per standard security documents, any change of contact details must be in writing and duly signed off by the Customer(s) and addressed to AFFIN ISLAMIC Bank Berhad.

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

Call us at 03-8230 2222 (General Enquiries & Contact Centre) Available daily from 8:00 a.m. to midnight, including public holidays.	Scan the QR code below for our Bank's financing products.
Visit www.affinalways.com/en/affin-flexi-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:

Call us at 03-82302828 (Asset Quality Management)
Available Monday to Thursday from 8:45a.m. to 5:45p.m. and Friday from 8:45a.m. to 4:45p.m.

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.

Call AKPK at 03-26167766

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: _____

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