

# PRODUCT DISCLOSURE SHEET (PDS)



AFFIN ISLAMIC BANK BERHAD ("Bank")

Date: 10/06/2025

Dear Customer,

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

## 1. WHAT IS AFFIN HOME-I SJKP-MADANI?

- AFFIN Home-i SJKP-MADANI** is a housing financing offered to both fixed and non-fixed income customers for the first purchase of residential properties value up to RM300,000 for customers' own occupancy and this facility is guaranteed by Syarikat Jaminan Kredit Perumahan Berhad.
- You are offering your property as security for this financing.

### Shariah Concept

- 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.
- The sale proceeds will be used to pay the vendor/developer.

## 2. KNOW YOUR OBLIGATIONS

### For this financing as an illustration:

Your Financing Amount	: RM	300,000.00
Your Monthly Instalment	: RM	1,430.00
Financing Tenure (Years)	:	35
Standardised Base Rate (SBR)	: p.a.	3.00%
Effective Profit Rate	: SBR +	1.55%
<b>In total you will pay at the end of 35 years</b>	<b>: RM</b>	<b>600,600.00</b>

### IMPORTANT:

- The profit is a floating rate and calculated on a monthly rest basis.
- 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 request)	RM10.00
Brokerage fee	The Brokerage fee is related to the brokerage cost for each time the Bank performs Tawarruq transaction. The imposition of brokerage fee is as follows:  SMEs and Individual – the fee is RM5.00 per RM1.0Mil (Pro-Rate Basis).
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.
Commodity Delivery Charges	As charged by the commodity supplier
Disbursement Fee	No charges.
Legal fees	As charged by solicitor.
Letter of confirmation for EPF withdrawal	RM20.00
Processing Fees	No charges.
Redraw fees/charges for excess payment (per transaction)	RM25.00
Redemption statement (per request)	RM50.00
Restructuring/Rescheduling fee (per request)	No charges.
Stamp Duty	As per Stamp Act 1949 (Revised 1989)
Security document retrieval fee (per request)	RM30.00
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?

- 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 3.00% p.a.	If SBR increases by 1.00%	If SBR increases by 2.00%
Monthly instalment for 35 years (RM)	1,430.00	1,621.00	1,823.00
Total profit at the end of 35 years (RM)	300,600.00	380,820.00	465,660.00
Total payment amount at the end of 35 years (RM)	600,600.00	680,820.00	765,660.00

### IMPORTANT:

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

#### 4. OTHER KEY TERMS

##### Eligibility

- Malaysian Citizen.
- First time home-buyer.
- Applicable for Individual only.
- Age of 18 years and above.

##### Property eligibility

- Property value of RM300,000 and below.
- All locations in Malaysia.

##### Ceiling Profit Rate

- 12.00% p.a.

##### Margin of Financing

- Up to 100% + 20% (MRTT/Moving Cost)

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

##### Financing Amount

- Up to RM360,000 (subject to eligibility).

##### Financing Tenure

- Up to 35 years or until the age of 70 years, whichever is earlier.

##### 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 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 is in excess of the monthly instalment with no prior notice is defined as Advance Payment.
- The Advance Payment will be used to off-set future instalments.

##### 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.


##### 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 Home-i SJKP-MADANI, 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 <a href="http://www.affinalways.com/en/AffinHome-i-SJKP-Madani">www.affinalways.com/en/AffinHome-i-SJKP-Madani</a>	
 Complete our online feedback form available at our website: <a href="http://www.affingroup.com/en/affin-customer-care">www.affingroup.com/en/affin-customer-care</a>	

#### **If you have difficulties in making payments, you can:**

 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.
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#### **Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK)**

 Call AKPK at 03-26167766
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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 their rights to seek redress in the event of subsequent dispute over the product terms and conditions.**

Name: \_\_\_\_\_

Date: \_\_\_\_\_