

PRODUCT DISCLOSURE SHEET (PDS)



AFFIN ISLAMIC BANK BERHAD ("Bank")  
Date: 23/12/2025

Dear Customer,

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

1. WHAT IS AFFIN BizWira-i FINANCING?

**AFFIN BizWira-i Financing ("Facility")** is a Tawarruq Term Financing-i facility offered by Affin Islamic Bank Berhad ("Bank"). The facility provides working capital financing to support Malaysian Armed Forces veterans (MAF Veterans) with viable start-up businesses.

MAF Veterans is defined as a cardholder of Malaysian Armed Forces Veteran Card (VC) under the Veteran Act 2012.

This facility will help to boost the Customer working capital, expand business operations and support growth. The financing product features offered are as below:-

- 1) Working Capital Financing.
- 2) Financing amount from RM10,000 up to RM50,000;
- 3) Financing tenure up to 60 months.

**The Facility is eligible for the following:**

- SME classified businesses as defined by SME Corporation Malaysia;
- 100% Malaysian owned and controlled business entity;
- At least 51% shares are owned by MAF Veteran(s);
- The business is in operation between 12 to 36 months;
- Open to Sole Proprietorship business, Partnership, Limited Liability Partnership (LLP) or Private Limited Company;
- The key person(s) or the decision maker(s) has/have equity interest in shareholding and must be at the minimum age of 21 years old at the time of application or 70 years upon financing maturity;
- No collateral is required.

**Shariah Concept**

- This product is under the concept of Tawarruq, Wakalah and Wa'd

Tawarruq	Wakalah	Wa'd
<ul style="list-style-type: none"> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

2. KNOW YOUR OBLIGATIONS

<p><b>For this financing as an illustration:</b></p> <p>Your Financing Amount : <b>RM 50,000.00</b></p> <p>Your Monthly Instalment : <b>RM 935.57</b></p> <p>Financing Tenure (Year) : <b>5</b></p> <p>Ceiling Profit Rate : <b>p.a. 15%</b></p> <p>Base Financing Rate (BFR) : <b>p.a. 6.56%</b></p> <p>Effective Profit Rate : <b>BFR - 1.91%</b></p> <p><b>In total you will pay at the end of 5 years : RM 56,133.91</b></p> <p>Bank Sale Price : <b>RM 71,369.79</b></p> <p><b>IMPORTANT:</b></p> <ul style="list-style-type: none"> <li>• The profit is a floating rate and calculated on a monthly rest basis.</li> <li>• All calculations and information above are for illustration purposes only.</li> </ul>	<p><b>It is your responsibility to:</b></p> <ul style="list-style-type: none"> <li> Read and understand the key terms in the contract before you sign it.</li> <li> Pay your monthly instalment timely and in full for 5 years. Speak to us if you wish to settle your financing earlier.</li> <li> Ensure you can afford to pay a higher instalment if the Overnight Policy Rate (OPR) rises.</li> <li> Contact us immediately, if you are unable to pay your monthly instalment.</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• The BFR is set as the OPR decided by Bank Negara Malaysia.</li> <li>• The BFR rise or fall due to changes in the OPR.</li> </ul>
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**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).
Legal Fee	Will be borne by the Customer (if any).
Brokerage Fee	Up to RM 5.00 per RM 1.0 million on pro-rated basis. <b>Note:</b> The Brokerage Fee is subject to changes on the brokerage cost charged by the commodity platform provider from time to time.
Government Guarantee Scheme MADANI (GGSM) fee (if applicable)	1.00% per annum on guarantee coverage amount will be charged by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) and to be borne by the Customer. GGSM Guarantee coverage by SJPP is an additional option for eligible Customer and subject to approval from SJPP. Guarantee coverage will be at 80% of the financing amount.
Compensation Charges (Ta'widh)	1% p.a. over the overdue instalment/outstanding balance.
<ul style="list-style-type: none"> <li>• During the tenure of the Facility</li> <li>• After the maturity of the Facility/Judgment</li> </ul>	Prevailing daily overnight Islamic Interbank Money Market rate on such outstanding balance.

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 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 increases by 2.00%
Monthly instalment for 5 years (RM)	935.57	959.00	982.00
Total profit at the end of 5 years (RM)	6,133.91	7,511.42	8,909.45
Total payment amount at the end of 5 years (RM)	56,133.91	57,511.42	58,909.45

#### IMPORTANT:

- The payment of Bank's Sale Price is by way of periodical instalment, an increase in the Base Financing Rate (BFR) as in the case of Revised Profit Rate will result in higher instalment; but is capped at Ceiling Profit Rate of 15.00% p.a. The Bank will notify the Customer on changes of instalment prior to the effective date.
- All calculations and information above are for illustration purposes only.

### 4. OTHER KEY TERMS

#### Eligibility

- Sole Proprietors
- Partnerships
- Limited Liability Partnership (LLP) or Private Limited Company (Sdn. Bhd).

#### Collateral

- No collateral

#### Financing Tenure

- Financing tenure of minimum 3 years up to 7 years.

#### Ceiling Profit Rate

- 15.00% p.a.

#### Prepayment

- The Facility may be prepaid in amounts minimum of RM 1,0000, 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 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.

#### Lock-in Period

- The Bank does not impose a lock-in period for this Facility and there is no fee imposed for early settlement before maturity. However, the Bank shall have received from the Customer prior written notice ("Early Settlement Notice") of its intention to make early settlement specifying the relevant amount to be paid and the date of such payment failing which the Bank shall have the right to factor in such associated costs or charges in reducing the ibra' (rebate) amount.

#### 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 Purchase Price (of Financing Amount) being utilized.

#### Takaful Coverage

- For Business Reducing Term Takaful (BRTT), the actual contribution cost is included in the financing package, subject to terms and conditions. Notwithstanding this, the Bank may require any other Takaful coverage as stipulated in Bank's Letter of Offer.
- It is highly recommended for Customer's key person/guarantor/owner of the business to take up Family Takaful products 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.

#### Change of Address and Information

- It is important that you inform us of any change in your contact details to ensure that all correspondences reaches 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 BizWira-i Financing, you can:

 Call us at 03-8230 2222 (General Enquiries & Contact Centre) Available daily from 8.00 am to midnight, including public holidays	Scan the QR code below for our Bank's financing products. 
 Visit <a href="http://www.affinalways.com/en/affin-bizwira-i">www.affinalways.com/en/affin-bizwira-i</a>	
 Complete our online feedback form available at our websites: <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 03-8230 2828 (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.

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

- 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: \_\_\_\_\_