

PRODUCT DISCLOSURE SHEET (REMINDER: You are reminded to read and understand the terms and conditions of this Product Disclosure Sheet before signing below. In the event there are any terms and conditions in this Product Disclosure Sheet that you do not understand, please seek independent advice and/or discuss with the Bank's representative before signing below.)	ENGLISH VERSION Bank : Affin Islamic Bank Berhad Product : Foreign/Domestic Bills Purchased-i (FBP-i/DBP-i) Date of Issuance to Customer: _____ (to be filled out upon application)
1. What is this product about?	
a) Foreign/Domestic Bills Purchased-i (FBP-i/DBP-i) is a facility granted by the Bank to the customer by purchasing the Customer's foreign/domestic bills drawn on his foreign/domestic buyer which are accompanied with relevant export documents. Upon purchase of the bills, the bills and export documents are then handled by the Customer's bank on collection basis. b) The bills and documents are then released to the buyer through his bank (Collecting Bank) by the way of: <ul style="list-style-type: none"> Document Against Payment (D/P) for Sight bills The export documents and bills are released against full payment by the buyer Document Against Acceptance (D/A) for Usance bills The export documents and bills are released against acceptance by the buyer c) Proceeds from the collection shall be applied to liquidate the bills purchase outstanding financing under the Bills Purchased-i. d) Documentary collection is governed under the current Uniform Rules of Collection (URC 522) published by International Chamber of Commerce (ICC).	
2. What is the Shariah concept applicable?	
Bay' al Dayn Bi al Sila' - refers to purchasing of debt in exchange of commodity, followed by disposal of the commodity by customer for cash. It is a financing facility where the Bank purchases the Customer's right to the debt, which is normally securitized in the form of bill of exchange.	
3. What do I get from this product?	
Financing Amount (RM) : _____ Tenure (Sight/Usance) : _____ Profit Rate : _____ Commission : _____	
4. What are my obligations?	
You must settle the financing amount in full upon each BP-i maturity.	
5. What are the fees and charges I have to pay	
Fees and charges	Amount (RM) ➤ Profit Rate Islamic Cost of Fund (iCOF) / Base Financing Rate ¹ (BFR) + Margin The profit charged shall be fixed throughout the financing period. ➤ Commission 0.1% flat subject to minimum RM 10.00 and : <ul style="list-style-type: none"> Domestic : Maximum RM 500.00 Foreign : Maximum RM 100.00

<ul style="list-style-type: none"> ➤ ²Brokerage Fee ➤ Other charges 	<ul style="list-style-type: none"> • <u>Corporate customers</u> RM 10.00 per RM 1 million on pro-rated basis • <u>SME customers</u> RM 5.00 per RM 1 million on pro-rated basis <p>All other charges shall follow the Bank's Standard Tariff of Charges</p>
<p>Note:</p> <ul style="list-style-type: none"> • ¹BFR is subject to change from time to time and the current BFR is at 6.81% p.a. • ²The Brokerage fee is subject to changes on the brokerage cost charged by the commodity platform provider from time to time. 	
<p>6. What if I fail to fulfill my obligations?</p>	
<p><u>Upon maturity of the Facility</u> A sum equivalent to the prevailing daily overnight Islamic Interbank Money Market (IIMM) Rate on outstanding balance less ibra' (if any)</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p>= Outstanding balance x prevailing IIMM x $\frac{\text{No. of days overdue}}{365/366}$</p> </div> <p>Please refer to other obligations stated in Bank's Letter of Offer.</p>	
<p>7. What are the major risks?</p>	
<ul style="list-style-type: none"> • Minimum risk in terms of changes in profit rates as the financing rate is fixed for the duration of the financing tenor. However, you may face the foreign exchange risk for Foreign BP-i. • You may not be allowed to further utilize the financing and recovery process including of legal action may be taken against you to recover the amount due in the event you fail to settle a matured BP-i financing. 	
<p>8. Where can I get assistance and redress?</p>	
<ul style="list-style-type: none"> • If you have difficulties in making payments, you should contact your respective Relationship Manager earliest possible to discuss payment alternatives. • If you wish to complain on the product or services provided by us, you may fill-in an "Online Feedback Form" which is available at Bank's website: AffinAlways.com that will be escalated to Customer Feedback & Resolution Management. You may also contact us at: Customer Feedback & Resolution Management Level 9, Menara Affin, Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur. Telephone : 03 – 8230 2222 E-mail : yourvoice@affingroup.com Website : www.AffinAlways.com https://www.affingroup.com • Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for both individuals and SMEs. You can contact AKPK at: Agensi Kaunseling dan Pengurusan Kredit (AKPK) Level 5 and 6, Menara Aras Raya (Formerly known as Menara Bumiputra-Commerce), Jalan Raja Laut, 50350 Kuala Lumpur. Telephone : 03-2616 7766 Fax : 03-2616 7601 E-mail : enquiry@akpk.org.my Operating Hours : 9:00 a.m. – 5:00 p.m. (Monday – Friday) 	

- You may re-address the issue with the Ombudsman for Financial Services (OFS) when steps taken by the Bank is still unsatisfactory. You may contact OFS at:

Ombudsman for Financial Services (OFS) (664393P)
(Formerly known as Financial Mediation Bureau)

Level 14, Main Block

Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

Telephone : 603 – 2272 2811

Fax : 603 – 2272 1577

E-mail : enquiry@ofs.org.my

Website : www.ofs.org.my

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK at:

BNMLINK

Bank Negara Malaysia

P.O. Box 10922 (Peti Surat 10922)

50929 Kuala Lumpur

Telephone : 1-300-88-5465

Fax : 03-21741515

E-LINK : <https://bnmlink.bnm.gov.my/>

9. What do I need to do if there are changes to my contact details?

It is important that you inform us (written notice to be sent to the account holding branch) of any changes in your contact information to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information on financing, please contact us at our nearest branch to you or call our Contact Centre at 03-8230 2222 or visit our web site AffinAlways.com for further details.

11. Other facilities available

The Bank offers other trade bills facilities such as Accepted Bills-i, Shipping Guarantee-i, Bank Guarantee-i, Trust Receipt-i, Working Capital Financing-i, Letter of Credit-i, Bills Negotiation-i and Export Credit Refinancing-i.

IMPORTANT NOTE:

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR FACILITY.

The information provided in this disclosure sheet is valid as at **20 OCTOBER 2023**.

I/We hereby acknowledge that the key terms of this product disclosure sheet, in particular, the terms affecting my/our obligations, have been adequately explained to me/us by the Bank's staff, representative or agent.

Signature : _____

Name : _____

NRIC No : _____

Date : _____