






PRODUCT DISCLOSURE SHEET	
<p><b>Dear Customer,</b></p> <p>This Product Disclosure Sheet (PDS) provides you with key information on your financing.</p> <p>Other customers have read this PDS and found it helpful; <b>you should read it too.</b></p>	 <b>PUBLIC ISLAMIC BANK</b>  Date: _____
<b>1. What is Home Equity Financing-i (HEF-i)?</b>	
<p>[ ] <b>HEF-i / HEF-i (Redraw) / HEF-i (Green) VBI / HEF-i (Green) VBI (Redraw)</b> is a home financing facility based on a variable rate basis. You are offering the house as a security for this financing.</p> <p>[ ] <b>HEF-i Personal Financing</b> is available for financing of unencumbered property/reinstatement/gearing-up/refinancing.</p> <p>The applicable Shariah concepts are:</p> <ul style="list-style-type: none"> <li>• <b>Musharakah Mutanaqisah (MM) (Diminishing Partnership)</b> – The customer and the Bank jointly acquire and co-own the property. The customer as the co-owner, promises to gradually acquire the Bank's ownership share until becoming the sole owner of the property.</li> <li>• <b>Ijarah (Leasing)</b> – The Bank leases its ownership share of the property to the customer on the basis of <i>Ijarah</i> (lease). The customer as the tenant, pays rental to the Bank throughout the financing tenure.</li> <li>• <b>Ijarah Mawsufah fi al-Zimmah (Forward Lease)</b> – A form of <i>Ijarah</i> (lease) where the asset is described in advance but is not available at the time of the contract. The asset must be delivered on a future agreed date.</li> <li>• <b>Wa'd (Promise)</b> – A unilateral promise which refers to an expression of commitment given by one party to another to perform certain action(s) in the future.</li> <li>• <b>Istisna' (Construction)</b> – A contract in which customer sells to the <i>Musharakah</i> entity an asset which is yet to be constructed, built or manufactured according to agreed specifications and delivered on an agreed specified future date at an agreed pre-determined price.</li> </ul>	
<b>2. Know Your Obligations</b>	
<p>For this financing, <b>as an illustration:</b></p> <ul style="list-style-type: none"> <li>• Your financing amount: <b>RM</b> _____</li> <li>• Your monthly instalment: <b>RM</b> _____</li> <li>• Takaful: <b>RM</b> _____</li> <li>• Your financing tenure: _____ <b>years</b></li> <li>• Standardised Base Rate (SBR)*: _____ %</li> <li>• Base Financing Rate (BFR): _____ %</li> <li>• Contracted Profit Rate (CPR) [BFR + 4%]: _____ % <b>p.a.</b></li> <li>• Effective Profit Rate (EPR) [SBR + _____ %]: _____ % <b>p.a.</b></li> </ul> <p>In <b>total</b> you will pay <b>RM</b> _____ at the end of _____ <b>years</b>.</p> <p><i>*The SBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBR can rise or fall due to changes in the OPR.</i></p> <p>You also have to pay the following <b>fees and charges:</b></p> <ul style="list-style-type: none"> <li>• <b>Stamp Duty</b> <ol style="list-style-type: none"> <li>a) Stamping on Letter of Offer: <b>RM10.00</b></li> <li>b) Stamping on Principal Agreement: <b>Ad valorem</b></li> </ol> </li> <li>• <b>Disbursement Fee:</b> Amount will vary depending on the disbursement amount</li> <li>• <b>Late Payment Charge/Compensation Charges (Ta'widh) (if applicable):</b> <ol style="list-style-type: none"> <li>a) Before maturity of the facility: 1% p.a. on the overdue instalment/outstanding balance</li> <li>b) After the maturity of the facility/post judgement: Prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on outstanding balance</li> </ol> </li> </ul> <p>For full list of fees and charges, please visit our website at <a href="https://www.publicislamicbank.com.my">https://www.publicislamicbank.com.my</a>.</p>	<p><b>It is your responsibility to:</b></p> <ul style="list-style-type: none"> <li style="margin-bottom: 10px;">            Read and understand the <b>key terms</b> in the <b>contract</b> before you sign it.         </li> <li style="margin-bottom: 10px;">            Pay your monthly instalment timely and in full for _____ <b>years</b>. Speak to us if you wish to settle your financing earlier.         </li> <li style="margin-bottom: 10px;">            Ensure you can afford to pay a higher instalment if the OPR rises.         </li> <li>  <b>Contact us immediately</b>, if you are unable to pay your monthly instalment.         </li> </ul>

### 3. Know Your Risks

#### What happens if you fail to pay your monthly instalments?

- You **pay more in total** due to late payment charge/compensation charges (*Ta'widh*).
- We may **deduct** money from any deposit account you have with us to set-off your financing balance.
- We may **foreclose** your property or **take legal action** against you.
- Your **credit score** may be affected, leading to credit being more difficult or expensive to you.

#### Your monthly instalment may increase during the tenure of your financing

The SBR or BFR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBR/BFR means that you have to pay a higher monthly instalment.

	Current Rate	Rate increase by 1%	Rate increase by 2%
Monthly instalment	RM _____	RM _____	RM _____
Total profit	RM _____	RM _____	RM _____
Total payment	RM _____	RM _____	RM _____

### 4. Other Key Terms

- Lock-in period: Not applicable.
- Early termination fee: Not applicable.
- You may select the Bank's panel lawyers/Takaful operators/valuers.
- You must fully and accurately disclose all existing financing from any financial or credit institutions, as failure to do so may result in a higher financing rate or rejection of your application.
- It is important that you inform us any of change in your contact details to ensure that all correspondences reach you in a timely manner.
- You may be required to provide a guarantor/collateral.
- In the event you receive any suspicious offers from unauthorised third parties, please report to the Bank immediately.
- In the event of early settlement prior to maturity of financing, the customer undertakes to purchase the Bank's remaining *Musharakah* units at the Price agreed by both the Customer and the Bank.
- The customer/guarantor (if applicable) is encouraged to take up Takaful coverage to provide protection in the event of total permanent disability or death.
- If we are unable to contact you, we shall be deemed to have fulfilled our obligation once a notice has been sent to your last known address at least seven (7) calendar days in advance.
- If your financing tenure extends beyond your retirement, you are required to inform us of your plans to continue servicing the monthly instalments after retirement.
- Agensi Kaunseling dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals.

#### If you have any questions or require assistance on your financing, you can:



Call us at  
03-2176-6000



Visit us at:  
<https://www.publicislamicbank.com.my/>



Email us at:  
[islamicbkg@publicislamicbank.com.my](mailto:islamicbkg@publicislamicbank.com.my)

#### Customer's Acknowledgement\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- I acknowledge that Public 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: