





PRODUCT DISCLOSURE SHEET	
<p>Dear Customer,</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; you should read it too.</p>	 PUBLIC ISLAMIC BANK Date: _____
1. What is Revolving Credit Facility-i?	
<p>Revolving Credit Facility-i is a short-term financing for working capital purposes. It is computed based on a variable rate basis.</p> <p>The applicable Shariah concepts are:</p> <ul style="list-style-type: none"> • Bai' Bithaman Ajil (Deferred payment sale) – Refers to a method of sale on deferred payment basis at price which includes profit margin as agreed by the Bank and the Customer. • Wa'd (Promise) - A unilateral promise which refers to an expression of commitment given by one party to another to perform certain action(s) in the future. 	
2. Know Your Obligations	
<p>For this financing, as an illustration:</p> <ul style="list-style-type: none"> • Your facility limit: RM _____ • Your financing tenure, renewable upon expiry: _____ years • Base Financing Rate (BFR): _____ % • Contracted Profit Rate (CPR) [BFR + 4%]: _____ % p.a. • Effective Profit Rate (EPR): _____ % p.a. <p>In total you will pay RM _____ at the end of _____ years.</p> <p>You have to pay the following fees and charges:</p> <ul style="list-style-type: none"> • Stamp Duty: <ol style="list-style-type: none"> a) Stamping on Principal Agreement: Ad valorem b) Stamping on Letter of Offer: RM10.00 c) Stamping on each subsidiary document such as Letter of Guarantee/Letter of Set-Off: RM10.00 • Half yearly service fee on Cash Line Facility-i account regardless of amount of daily balances: RM10.00 • Late Payment Charge/Compensation Charges (Ta'widh) (if applicable): <ol style="list-style-type: none"> a) Before maturity of the facility: 1% p.a. on the arrears amount b) After the maturity of the facility/post judgement: Prevailing daily overnight Islamic Interbank Money Market (IIMM) rate on ledger balance <p>For full list of fees and charges, please visit our website at www.publicislamicbank.com.my.</p> <p>If you wish to settle your financing early, you should know:</p> <ul style="list-style-type: none"> • The Bank shall grant rebate (<i>Ibra'</i>) on the deferred profit at the point of settlement. • No Early Settlement Fee will be charged. 	<p style="text-align: center;">It is your responsibility to:</p> <p> Read and understand the key terms in the contract before you sign it.</p> <p> Ensure you can afford to pay a higher instalment if the Overnight Policy Rate (OPR) rises.</p> <p> Contact us immediately, if you are unable to pay your monthly instalment.</p>

3. Know Your Risks

What happens if you fail to fulfil your obligations?

- 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 payment may increase during the tenure of your financing

The EPR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in EPR means that you have to pay a higher payment.

	Current Rate	Rate increase by 1%	Rate increase by 2%
Payment on Demand	RM _____	RM _____	RM _____
Total profit	RM _____	RM _____	RM _____
Total payment	RM _____	RM _____	RM _____

4. Other Key Terms

- Early termination fee: Not applicable.
- You may select the Bank's panel lawyers/Takaful operators/valuers.
- You may be required to provide a guarantor/collateral.
- 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.
- In the event you receive any suspicious offers from unauthorised third parties, please report to the Bank immediately.
- 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 payment 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

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: