



<p>PRODUCT DISCLOSURE SHEET / LEMBARAN PENDEDAHAN PRODUK (Read this Product Disclosure Sheet (PDS) before you decide to take out the Personal Financing-i. Be sure to also read the terms in the Letter Offer (if applicable). Seek clarification from your financial institution if you do not understand any part of this document or the general terms of this Facility.) / <i>(Sila baca Lembaran Pendedahan Produk (LPP) ini sebelum anda membuat keputusan untuk memohon Pembiayaan Peribadi-i. Sila pastikan anda telah membaca terma dan syarat-syarat di dalam Surat Tawaran (jika ada). Sila dapatkan penjelasan daripada institusi kewangan anda jika anda tidak memahami mana-mana bahagian di dalam dokumen ini atau terma-terma am bagi kemudahan ini.)</i></p>	<p>AL RAJHI BANK PERSONAL FINANCING-i / PEMBIAYAAN PERIBADI-i AL RAJHI BANK</p> <p>This PDS is dated / LPP ini bertarikh (Date issued to customer / Tarikh dikeluarkan kepada pelanggan)</p>
<p>1.</p>	<p>What is this product about? / Apakah produk ini?</p>
	<p>This is an unsecured financing facility offered to meet your personal financial needs which are shariah compliant. The facility is offered at a fixed rate. / <i>Ini adalah suatu kemudahan pembiayaan tanpa jaminan yang ditawarkan untuk memenuhi keperluan kewangan peribadi anda yang berlandaskan shariah. Kemudahan ini ditawarkan pada kadar tetap.</i></p>
<p>2.</p>	<p>What is the Shariah concept applicable? / Apakah konsep Shariah yang digunakan?</p>
	<ul style="list-style-type: none"> • The method of financing is based on commodity trading Under this facility: / <i>Pembiayaan ini adalah berdasarkan konsep jual beli komoditi. Di bawah kemudahan ini:</i> <ul style="list-style-type: none"> i. The Bank will sell an identified commodity for example crude palm oil (CPO) to you at the Sale Price which comprises both the financing amount and total profit payable under the facility. The payment of Sale Price will be deferred over the financing tenure. / <i>Bank akan menjual komoditi sebagai contoh minyak sawit mentah (CPO) kepada anda dengan Harga Jualan iaitu jumlah pembiayaan dan jumlah keuntungan yang perlu dibayar di bawah kemudahan ini. Pembayaran Harga Jualan akan ditangguhkan sepanjang tempoh pembiayaan.</i> ii. Upon purchase of the commodity i.e. the CPO you will sell it to the market through the Bank for cash consideration to facilitate your personal financial needs. / <i>Selepas pembelian komoditi tersebut, anda akan menjual semula di pasaran melalui Bank untuk mendapatkan tunai bagi keperluan kewangan peribadi anda.</i> • The applicable Shariah contract is Al-Bai' Bithaman Ajil – whereby you are allowed by the Bank to pay the Sale Price via fixed monthly instalments over the financing tenure. / <i>Kontrak Shariah yang digunakan adalah Al-Bai' Bithaman Ajil – di mana anda dibenarkan untuk membayar Bank Harga Jualan melalui ansuran untuk suatu tempoh yang telah ditetapkan.</i>
<p>3.</p>	<p>What do I get from this product? / Apakah yang saya perolehi dari produk ini?</p>
	<ul style="list-style-type: none"> • Min Financing Amount / <i>Jumlah pembiayaan</i> : RM10,000 <i>Minima</i> • Max Financing Amount / <i>Jumlah</i> : RM150,000 <i>Pembiayaan Maksima</i> • The final financing amount approved will depend on Bank's credit evaluation. / <i>Jumlah pembiayaan Akhir yang diluluskan adalah bergantung kepada penilaian kredit pihak Bank.</i> • Profit Rate / <i>Kadar Keuntungan</i> : Ranging from / <i>Mulai dari</i> 6.99% - 8.25% p.a. / <i>Setahun</i> • Tenure / <i>Tempoh Pembiayaan</i> : Ranging from / <i>Mulai dari</i> 2 – 8 years / <i>tahun</i> • Instalment / <i>Ansuran</i> : Equals to the Sale Price divided by the financing tenure in months / <i>Sama dengan Harga Jualan bahagi tempoh pembiayaan dalam bulan</i> • Instalment due date / <i>Tarikh Ansuran Matang</i> : every first of month from the month succeeding the disbursement / <i>pada setiap 1 haribulan bulan berikutnya selepas pengeluaran pembiayaan</i>



	<p>Your facility / Kemudahan anda ini :</p> <ul style="list-style-type: none"> • Financing Amount / Jumlah Pembiayaan : RM • Profit Rate / Kadar Keuntungan :% p.a. / Setahun • Effective Profit Rate / Kadar Keuntungan Efektif :% p.a. / Setahun • Tenure / Tempoh Pembiayaan : years / tahun • Sale Price / Harga Jualan : RM..... • Instalment / Ansuran : RM..... per month / setiap bulan <p>Example / Contoh:</p> <ul style="list-style-type: none"> • Financing Amount / Jumlah Pembiayaan : RM10,000.00 • Profit Rate / Kadar Keuntungan : 5% p.a. / Setahun • Effective Profit Rate / Kadar Keuntungan Efektif : 9% p.a. / Setahun • Tenure / Tempoh Pembiayaan : 5 years / tahun • Sale Price / Harga Jualan : RM12,500 • Instalment / Ansuran : RM208.33 (equals to / bersamaan RM12,500/60 months / bulan) • Disbursement date / Tarikh pengeluaran pembiayaan : 13th December 2016 • Instalment due date / Tarikh Ansuran Matang : 1st January 2017 and onwards, every 1st of the month / 1^{hb} Januari 2017 dan seterusnya, pada setiap 1 haribulan
<p>4.</p>	<p>What are my obligations? / Apakah tanggungjawab saya?</p> <ul style="list-style-type: none"> • You are required to make regular payment of monthly installments <u>on or before</u> its due date until the full settlement of the financing. / Anda dikehendaki untuk membuat ansuran bulanan <u>pada atau sebelum</u> tarikh ansuran matang sehingga penyelesaian penuh pembiayaan. • The total amount you must pay is the Bank Sale Price. / Jumlah bayaran adalah Harga Jualan Bank. • You may opt to early settle the financing at any time. / Anda boleh memilih untuk menyelesaikan pembiayaan anda lebih awal dan pada bila-bila masa.
<p>5.</p>	<p>What are the fees and charges I have to pay? / Apakah fi dan caj yang perlu saya bayar?</p> <ul style="list-style-type: none"> • Processing fee / Fi pemprosesan : NIL / TIADA • Stamp duty / Setem Hasil : 0.5% of the total financing amount / 0.5% dari jumlah pembiayaan • Bursa Transaction Fee / Fi Transaksi Bursa* : Actual Bursa Charges / Caj sebenar Bursa (i.e. RM1.0mil=RM15.90) • Takaful / Takaful : Subject to the financing amount, tenure and age / Tertakluk kepada jumlah pembiayaan, tempoh dan umur <p>* Inclusive Goods & Services Tax (GST) of 6%/ Termasuk Cukai Barang & Perkhidmatan (CBP) 6%</p>
<p>6.</p>	<p>What if I fail to fulfill my obligations? / Apakah yang akan berlaku jika saya gagal memenuhi tanggungjawab saya?</p> <ul style="list-style-type: none"> • Right to set-off: We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this Personal Financing-i account. / Pihak Bank berhak untuk mendebitkan akaun anda bagi tujuan menjelaskan tunggakan pembayaran. • Legal action will be taken against you for recovery of non-payment of outstanding amount. The Bank may proceed with bankruptcy or any appropriate legal action against you to recover the outstanding amount. All legal costs related to the recovery action shall be borne by you. / Tindakan undang-undang akan diambil terhadap anda sekiranya anda gagal menjelaskan tunggakan pembayaran. Bank boleh meneruskan proses kebangkrapan atau tindakan undang-undang yang bersesuaian bagi tujuan menuntut baki terhutang. Semua kos tuntutan akan ditanggung oleh anda.



	<ul style="list-style-type: none"> • Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you. / <i>Tindakan undang-undang terhadap anda boleh menjejaskan taraf kredit anda yang akan menyebabkan anda sukar untuk mendapat pembiayaan lain.</i>
7.	What if I fully settle the financing before its maturity? / <i>Bagaimana sekiranya saya membuat penyelesaian awal sebelum tempoh matang?</i>
	<ul style="list-style-type: none"> • The Customer may at any time after the completion of a Sale Transaction early settle or prepay the entire amount of the Bank Sale Price or any part or parts thereof then owing to the Bank as the Bank may in its absolute discretion accept. / <i>Anda boleh pada bila-bila masa selepas Transaksi Jualan membuat penyelesaian awal atau membayar keseluruhan jumlah Harga Jualan Bank atau mana-mana bahagian atau bahagian-bahagian yang terhutang kepada Bank mengikut budi bicara Bank.</i> • The Bank will determine from time to time the <i>ibra'</i> to be granted on the date of early settlement or prepayment of the outstanding Sale Price or any part or parts thereof and that will include in cases of default, termination or cancellation of the Facility./ <i>Dari semasa ke semasa, Bank akan menentukan <i>ibra'</i> yang akan diberikan pada tarikh penyelesaian awal atau pembayaran awal Harga Jualan tertunggak atau mana-mana bahagian atau bahagian-bahagian dan termasuk kes-kes bayaran tertunggak, penamatan atau pembatalan Kemudahan ini.</i>
8.	Do I need a guarantor or collateral? / <i>Adakah saya memerlukan penjamin atau cagaran?</i>
	<ul style="list-style-type: none"> • In normal circumstances, the facility does not required guarantor or collateral. / <i>Kebiasaannya, penjamin atau cagaran tidak diperlukan.</i> • However, it is subject to the Bank's discretion, based on each individual customer's credit risk profile. / <i>Walau bagaimanapun, ia tertakluk kepada budi bicara Bank berdasarkan profil risiko kredit setiap pelanggan.</i>
9.	What do I need to do if there are changes to my contact details? / <i>Apakah yang perlu saya lakukan jika terdapat perubahan pada maklumat peribadi saya?</i>
	<ul style="list-style-type: none"> • It is important that you inform us of any change in your contact information to ensure that all correspondences reach you in a timely manner. / <i>Untuk memastikan sebarang surat-menyurat diterima tepat pada masanya, sila hubungi pihak Bank dengan segera sekiranya terdapat perubahan maklumat peribadi anda.</i>
10.	Where can I get assistance and redress? / <i>Di manakah saya boleh mendapatkan bantuan dan penyelesaian?</i>
	<ul style="list-style-type: none"> • If you have difficulties in making monthly payments, you should contact us earliest possible to discuss payment alternatives. You may contact us at: / <i>Jika anda mempunyai masalah dalam membuat bayaran bulanan, anda perlu hubungi kami seawal mungkin untuk membincangkan alternative pembayaran balik di alamat berikut. Sila hubungi kami di:</i> Al Rajhi Bank Customer Care Consultant Al Rajhi Banking & Investment Corporation (Malaysia) Bhd Ground Floor, East Block Wisma Selangor Dredging 142-B Jalan Ampang, 50450 Kuala Lumpur Tel : 1-300-82-6000 Fax : 03-23326062 E-mail : customersupport@alrajhibank.com.my • 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 and debt restructuring for individuals. You can contact AKPK at: / <i>Anda juga boleh mendapatkan khidmat nasihat daripada Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang telah ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturan semula pembiayaan secara percuma kepada individu. Untuk sebarang pertanyaan, sila hubungi:</i> Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 1-800-88-2575 e-mail: enquiry@akpk.org.my



	<ul style="list-style-type: none"> If you wish to complaint on the products or services provided by us, you may contact us at: / <i>Sekiranya anda ingin membuat aduan berkenaan dengan produk atau perkhidmatan yang ditawarkan oleh kami, sila hubungi kami di:</i> Al Rajhi Bank Customer Care Consultant Al Rajhi Banking & Investment Corporation (Malaysia) Bhd Ground Floor, East Block Wisma Selangor Dredging 142-B Jalan Ampang, 50450 Kuala Lumpur Tel : 1-300-82-6000 Fax : 03-23326062 E-mail : customersupport@alrajhibank.com.my If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: / <i>Jika pertanyaan dan aduan anda tidak dapat diselesaikan oleh pihak kami, anda mempunyai pilihan untuk menghubungi Bank Negara Malaysia LINK atau TELELINK di:</i> Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel:1-300-88-5465 Fax: 03-21741515 e-mail: bnmtelelink@bnm.gov.my
11	Other personal financing packages available / Pakej pembiayaan lain yang disediakan
	<ul style="list-style-type: none"> Beside normal package offering, other package available (among others) are / <i>Selain dari pakej yang biasa, pakej lain yang disediakan (antara lain) adalah:</i> <ul style="list-style-type: none"> Businessman Financing / <i>Pembiayaan Perniagaan</i> Collateralized Financing / <i>Pembiayaan Bercagar</i>
<p>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR PERSONAL FINANCING-i / NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN PEMBAYARAN BALIK PEMBIAYAAN PERIBADI-i ANDA</p>	

APPENDIX 1 / LAMPIRAN 1 METHOD OF FINANCING

1. Sale Transaction ('Aqad) / Transaksi Jualan (Aqad)

- The Customer may enter into a Sale Transaction with the Bank via tele-trade. During the tele-trade, the Bank will offer to sell to the Customer the Commodities (as defined in the Commodities Master Sale Agreement) for an agreed sale price ("Bank Sale Price").
- Upon acceptance of the offer by the Customer, a Sale Transaction between the Parties shall be concluded.
- The Customer at its option may sell the Commodities to the third party through the Bank as its agent. The sale proceeds from the sale of Commodities will be credited into the Customer's account.
- The Sale Transaction shall be governed by the terms of the Commodities Master Sale Agreement, including, without limitation, the representations and warranties, Events of Default and all other terms and conditions and Schedules attached thereof.

2. Terms of Sale

- The Sale Transaction will be governed by the terms and conditions of the Commodities Master Sale Agreement, Letter of Offer and Sale Transaction documents.
- The Customer will obtain the title to the Commodities as the Bank receives from the supplier but free from encumbrances. The Bank does not give any warranty or representation (express or implied) whatsoever, whether arising by law, by statute or otherwise and, without prejudice to the generality of the foregoing, any such warranty



or representation by the Bank is hereby expressly excluded to the full extent permitted by any applicable law.

- (c) The Customer agrees that in purchasing the Commodities from the Bank, it shall have accepted the Commodities on an **"as is, where is, and with all faults"** basis, and shall have no remedy against the Bank in respect of quality, condition, quantity, description, title or otherwise.

3. Risk

All risks in the Commodities shall be borne by the Customer immediately at the time when the Sale Transaction is entered into.

4. Warranties

- (a) The Commodities are sold on an **"as is, where is, and with all faults"** basis but free from encumbrances.
- (b) The Customer acknowledges that:
- (i) it shall be considered to have accepted the Commodities on the basis described in (a) above and shall have no remedy against the Bank in respect of quality, condition, quantity, description, title or otherwise; and
- (ii) it waives any claims which it may have against the Bank in respect of any loss or damage which it, or its directors, officers, employees or agents, may suffer by reason of, or arising out of or in connection with the Sale Transaction.

IBRA' ("REBATE") FOR SALE BASED CONTRACTS (Personal Financing)

Al Rajhi Bank ("the Bank") ibra' (rebate) guidelines on early settlement cases shall be as below:

Early Settlement Amount	=	Remaining Balance of Selling Price <i>Less Ibra' (Rebate)</i> <i>Plus Charges (if any)</i>
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Whereby:

Ibra' (Rebate)	=	Remaining Deferred Profit <i>Less Retained Profit</i>
Remaining Deferred Profit	=	Remaining Balance of Undue Selling Price <i>Less Remaining Balance of Undue Financing Amount</i>
Retained Profit	=	as per below illustration table

Financing Tenure	Time of Redemption	Retained Profit
Less than 5 years	Redeem Less than 4 years since disbursed	Maximum of Remaining Balance of Undue Financing Amount x 2% x {(Financing tenure in number of months minus *number of months stayed with the bank) / 12} Or Remaining Balance of Undue Financing Amount x 2%
	Redeem between year 4 and year 5 since disbursed	Remaining Balance of Undue Financing Amount x 2%



More than 5 years	Redeem Less than 4 years since disbursed	Remaining Balance of Undue Financing Amount x 2% x {(60 minus *number of months stayed with the bank) / 12}
	Redeem at or after 4 years since disbursed	Remaining Balance of Undue Financing Amount x 2%

*Note: number of complete months stayed with the Bank.

This Ibra' Table is for the purpose of illustration on the Ibra' calculation only. Actual Ibra' amount granted to the Customer may differ upon the settlement of the financing facility by the Customer and subject to the conduct of the account(s). Please refer to the Bank should you require further explanation on the Ibra' calculation of this Facility. For more information, please call 1300 82 6000.

Case 1: Personal Financing (10 years)

Personal financing of RM20,000 for 10 years (120 months) at 7.99% fixed rate. The selling price was RM35,980. The customer wants to early settle on the 47th month after paying 46 installment of RM299.00 each. The customer will be given Ibra' (rebate) as below subject to the mentioned conditions:

Instal. No.	Due Date	Selling Price Balance	Deferred Profit	Deferred Profit Balance	Financing Amount	Financing Amount Balance	Status
1	1/5/2009	35,681.00	263.3	15,716.70	35.7	19,964.30	Paid
2	1/6/2009	35,382.00	261.1	15,455.60	37.9	19,926.40	Paid
3	1/7/2009	35,083.00	258.9	15,196.70	40.1	19,886.30	Paid
4	1/8/2009	34,784.00	256.7	14,940.00	42.3	19,844.00	Paid
5	1/9/2009	34,485.00	254.5	14,685.50	44.5	19,799.50	Paid
6	1/10/2009	34,186.00	252.3	14,433.20	46.7	19,752.80	Paid
7	1/11/2009	33,887.00	250.1	14,183.10	48.9	19,703.90	Paid
8	1/12/2009	33,588.00	247.89	13,935.21	51.11	19,652.79	Paid
9	1/1/2010	33,289.00	245.69	13,689.52	53.31	19,599.48	Paid
10...44							Paid
45	1/1/2013	22,525.00	166.45	6,310.50	132.55	16,214.50	Paid
46	1/2/2013	22,226.00	164.25	6,146.25	134.75	16,079.75	Paid
47	1/3/2013	21,927.00	162.05	5,984.20	136.95	15,942.80	N
48	1/4/2013	21,628.00	159.85	5,824.35	139.15	15,803.65	N
49	1/5/2013	21,329.00	157.65	5,666.70	141.35	15,662.30	N
50...118							N
119	1/3/2019	399	3.57	100.97	295.43	298.03	N
120	1/4/2019	0	100.97	0	298.03	0	N

Settlement in	25 th FEB 2013	25 th MAR 2013
Remaining Financing Amount	RM 16,079.75	RM 15,942.80
Number of Months Stayed with Bank	46	47
Retained Profit	RM375.19	RM345.43



	$(=RM16,079.75 \times 2\% \times (60-46)/12)$	$(=RM15,942.80 \times 2\% \times (60-47)/12)$
Remaining Deferred Profit	RM6,146.25	RM5,984.20
Ibra' / Rebate	RM5,771.06 $(=RM6,146.25 - RM375.19)$	RM5,638.77 $(=RM5,984.20 - RM345.43)$
Arrears/Overdue/Charges (if any)	RM0.00	RM299.00
Settlement Amount	RM16,454.94 $(=RM16,079.75 + RM375.19 + RM0.00)$	RM16,587.23 $(=RM15,942.80 + RM345.43 + RM299.00)$

Case 2: Personal Financing (4 years)

Personal financing of RM30,800 for 4 years (48 months) at 7.99% fixed rate. The selling price was RM40,644.00. The customer wants to early settle on the 17th month after paying 16 instalments of RM846.00 each. The customer will be given ibra' (rebate) as below subject to the mentioned conditions:

Instal. No.	Due Date	Selling Price Balance	Deferred Profit	Deferred Profit Balance	Financing Amount	Financing Amount Balance	Status
1	10/1/2009	39,798.00	401.04	9,442.96	444.96	30,355.04	Paid
2	11/1/2009	38,952.00	392.67	9,050.29	453.33	29,901.71	Paid
3	12/1/2009	38,106.00	384.30	8,665.99	461.70	29,440.01	Paid
4	1/1/2010	37,260.00	375.93	8,290.06	470.07	28,969.94	Paid
5	2/1/2010	36,414.00	367.56	7,922.50	478.44	28,491.50	Paid
6	3/1/2010	35,568.00	359.19	7,563.31	486.81	28,004.69	Paid
7	4/1/2010	34,722.00	350.82	7,212.49	495.18	27,509.51	Paid
8	5/1/2010	33,876.00	342.45	6,870.04	503.55	27,005.96	Paid
9	6/1/2010	33,030.00	334.08	6,535.96	511.92	26,494.04	Paid
10	7/1/2010	32,184.00	325.71	6,210.25	520.29	25,973.75	Paid
11	8/1/2010	31,338.00	317.34	5,892.91	528.66	25,445.09	Paid
12	9/1/2010	30,492.00	308.97	5,583.94	537.03	24,908.06	Paid
13	10/1/2010	29,646.00	300.60	5,283.34	545.40	24,362.66	Paid
14	11/1/2010	28,800.00	292.23	4,991.11	553.77	23,808.89	Paid
15	12/1/2010	27,954.00	283.86	4,707.25	562.14	23,246.75	Paid
16	1/1/2011	27,108.00	275.49	4,431.76	570.51	22,676.24	Paid
17	2/1/2011	26,262.00	267.12	4,164.64	578.88	22,097.36	N
18	3/1/2011	25,416.00	258.74	3,905.90	587.26	21,510.10	N
19	4/1/2011	24,570.00	250.37	3,655.53	595.63	20,914.47	N
20	5/1/2011	23,724.00	242.00	3,413.53	604.00	20,310.47	N
21...47							N
48	9/1/2013	0.00	43.48	0.00	838.52	0	N

Settlement in	25 th JAN 2011	25 th FEB 2011
Remaining Financing Amount	RM22,676.24	RM22,097.36
Number of Months Stayed with Bank	16	17
Retained Profit	RM1,209.40 $(=RM22,676.24 \times 2\% \times (48-16)/12)$	RM1,141.70 $(=RM22,097.36 \times 2\% \times (48-17)/12)$



Remaining Deferred Profit	RM4,431.76	RM4,164.64
Ibra'/ Rebate	RM3,222.36 (=RM4,431.76 – RM1,209.40)	RM3,022.94 (=RM4,164.64 – RM1,141.70)
Arrears/Overdue/Charges (if any)	RM0.00	RM846.00
Settlement Amount	RM23,885.64 (=RM22,676.24 + RM1,209.40+ RM 0.00)	RM24,085.06 (=RM22,097.36 + RM1,141.70 + RM 846.00)

I have read and understood the content of this Product Disclosure Sheet. / *Saya telah membaca dan memahami isi kandungan di dalam Lembaran Pendedahan Produk ini.*

.....
Name / Nama :

.....
Date / Tarikh

NRIC / No. Mykad: