



STRUCTURED HOME FINANCING-i
PEMBIAYAAN PERUMAHAN BERSTRUKTUR-i

<p>PRODUCT DISCLOSURE SHEET LEMBARAN PENDEDAHAN PRODUK</p> <p>(Please read and understand this Product Disclosure Sheet and the terms and conditions governing the product before you apply or decide to apply the Structured Home Financing-i. Seek clarification from Al Rajhi Bank Malaysia (ARBM) if you do not understand any part of this document or the general terms of this Facility. <i>(Sila baca Lembaran Pendedahan Produk ini dan fahami terma dan syarat sebelum anda membuat keputusan untuk memohon Pembiayaan Perumahan Berstruktur. Sila dapatkan penjelasan daripada Al Rajhi Bank Malaysia (ARBM) jika anda tidak memahami mana-mana bahagian di dalam dokumen ini atau terma-terma am bagi kemudahan ini.)</i></p>	<p>AL RAJHI BANK STRUCTURED HOME FINANCING-i (Completed Property and Property Under Construction) PEMBIAYAAN PERUMAHAN BERSTRUKTUR-i (Hartanah Siap dan Hartanah Dalam Pembinaan)</p> <p>This PDS is dated/ LPP ini bertarikh</p> <p>_____</p> <p>(Date issued to customer / Tarikh dikeluarkan kepada pelanggan)</p>
1.	<p>What is this product about? Apakah produk ini?</p>
	<ul style="list-style-type: none"> This is a financing facility to facilitate the purchase of a house financing (Completed Property and Property Under Construction) via trade line facility calculated based on variable rate basis. <i>Ini adalah skim pembiayaan untuk kemudahan pembelian Perumahan (Hartanah Siap dan Hartanah Dalam Pembinaan) yang disediakan melalui kemudahan dagangan berdasarkan kepada perubahan kadar asas.</i>
2.	<p>What is the Shariah concept applicable? Apakah konsep Shariah yang digunakan?</p>
	<ul style="list-style-type: none"> The applicable Shariah concept is Commodity Murabahah. This refers to the payment of Bank Sale Price on a deferred basis. The Bank Sale Price includes a profit margin agreed by the Bank and the Customer(s). <i>Konsep Shariah yang digunakan adalah Commodity Murabahah iaitu merujuk kepada bayaran harga jualan bank secara tangguh. Harga Jualan Bank termasuk dengan margin keuntungan yang dipersetujui oleh pihak Bank dan Pelanggan.</i> Under the contract of Commodity Murabahah, the Bank will sell on deferred term to the Customer a commodity, which is permissible by Shariah and is owned by the Bank. Subsequently, the Customer may sell the Commodity to a third party for cash or keep the commodity. The cash proceeds from the sale of commodity may be used to pay the purchase price of a property which in turn will be offered as security to the bank. <i>Dibawah kontrak Commodity Murabahah, Bank akan menjual komoditinya yang telah dluluskan oleh Syariah kepada pelanggan di mana pelanggan boleh menjual semula komoditi tersebut kepada pihak ketiga secara tunai atau menyimpan komoditi itu. Hasil daripada jualan komoditi tersebut (kepada pihak ketiga), ianya boleh digunakan bagi tujuan pembayaran harga pembelian rumah dimana rumah tersebut dijadikan sebagai cagaran kepada Bank.</i>
.3.	<p>What do I get from this product? Apa yang saya perolehi dari produk ini?</p>



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Item/Perkara	Description/Deskripsi
Minimum financing amount / <i>Jumlah Pembiayaan Minima</i>	RM50,000
Maximum financing amount / <i>Jumlah Pembiayaan Maksima</i>	Subject to meeting maximum coverage criteria / <i>Tertakluk kepada memenuhi kriteria maksima</i>
Tenure / <i>Tempoh Pembiayaan</i>	Min 5 years up to 35 years or age 65 years, whichever is earlier / <i>Minima 5 tahun sehingga 35 tahun atau berumur 65 tahun, yang mana lebih awal</i>
Margin of Financing / <i>Margin Pembiayaan</i>	up to 90% + 5% (MRTT only) / <i>sehingga 90% + 5% (TG sahaja)</i>
Profit rate / <i>Kadar keuntungan</i>	Base Rate (BR) BR ± spread p.a (Subject to current market rate) / <i>*Kadar Asas (KA) ± kadar penyebaran setahun (Tertakluk kepada kadar semasa)</i>

- BR since 1st August 2016 : 4.10% p.a / *setahun*
KA sejak 1 Ogos 2016
- Bank Sales Price is calculated based on Ceiling Rate at 10.00% p.a
Harga Jualan Bank dikira berdasarkan Kadar siling 10.00% setahun

- Cash to facilitate purchase of property or Commodity(ies)
Kemudahan pembelian harta atau komoditi secara tunai

Your facility / *Pembiayaan anda :*

Example / *Contoh :*

Item	Description
Financing Amount / <i>Jumlah Pembiayaan</i>	RM 500,000
Profit Rate / <i>Kadar Keuntungan</i>	BR+0.60% p.a / <i>setahun</i>
Effective Profit Rate / <i>Kadar Keuntungan Efektif</i>	4.70% p.a / <i>setahun</i>
Tenure / <i>Tempoh Pembiayaan</i>	30 Years / <i>Tahun</i>
Bank Sale Price / <i>Harga Jualan Bank</i>	RM 1,579,629
Installment / <i>Ansuran</i> Based on effective profit rate / <i>Ansuran berdasarkan kadar keuntungan Efektif</i>	RM 2,593.00 per month / <i>sebulan</i>
Disbursement date / <i>Tarikh Pengeluaran bayaran Pembiayaan</i>	13 th January 2016
Installment due date / <i>Tarikh Bayaran Ansuran</i>	1 st February 2016 and onwards, every 1 st of the month / <i>1 Feb, 2016 dan seterusnya, pada setiap 1 haribulan</i>

*applicable to Variable Rate only / *hanya bagi Kadar Boleh Ubah sahaja*

*subject on Management approval / *tertakluk pada kelulusan pihak Pengurusan*

4. What is the base rate (BR) ? *Apakah Kadar Asas?*

Base Rate (BR) is the reference rate used as the basis for pricing in retail financing facilities. The BR is determined based on the banks benchmark Cost OF Funds (COF) and the Statutory Reserve Requirement (SRR) imposed by Bank Negara Malaysia (BNM)

Kadar Asas (KA) adalah kadar rujukan yang digunakan sebagai asas untuk menetapkan harga kemudahan pembiayaan runcit. KA ditentukan berdasarkan ukur rujuk kos dana bank dan Keperluan Rizab Berkanun (KRB) yang dikenakan oleh Bank Negara Malaysia (BNM).



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5.	<p>What are the possible scenarios to trigger a change in the BR ? / Apakah scenario yang mungkin menyebabkan perubahan pada KA?</p>																																				
	<p>The BR can be adjusted to reflect changes in benchmark COF and changes in the SRR. Changes in the benchmark COF could occur due to changes in the Overnight Policy rate (OPR) as decided by the Monetary Policy Committee of BNM, as well as other factors and developments in market funding conditions.</p> <p>KA kos diselaraskan mengikut perubahan dalam ukur rujuk kos dana dan perubahan dalam KRB. Perubahan dalam ukur rujuk kod dana boleh berlaku disebabkan oleh perubahan pada Kadar Dasar Semalaman (KDS) seperti yang diputuskan oleh Jawatan Dasar Monetari BNM, serta factor-faktor dan perkembangan lain dalam keadaan pendanaan pasaran.</p>																																				
6.	<p>Historical benchmark COF in the last One (1) year / Rekod lampau ukur rujuk kos dana dalam tempoh 1tahun sebelumnya</p>																																				
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7.	<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. <i>Anda dikehendaki untuk membuat pembayaran ansuran bulanan <u>pada atau sebelum</u> tarikh ansuran.</i> <ul style="list-style-type: none"> ➤ Your Monthly installment is / <i>Ansuran Bulanan anda</i> RM _____ • The total amount you must pay at the end of 30 years is <i>Jumlah keseluruhan bayaran pembiayaan anda adalah Harga Jualan Bank selama 30 tahun</i> <ul style="list-style-type: none"> ➤ Total payment at the end of tenure is / <i>Jumlah bayaran pada akhir tempoh adalah</i> RM _____ • You may opt to early settle the financing at any time. <i>Anda boleh memilih untuk menyelesaikan pembiayaan anda lebih awal pada bila-bila masa.</i> 																																				



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Example / Contoh :

Rate / Kadar	Current Effective Profit Rate / Kadar Keuntungan Efektif Semasa	Current Base Rate + - ____% / Kadar Asas Semasa + - ____%	Current Bare Rate + ____% / Kadar Bare Semasa + ____%
Monthly installment / Ansuran Bulanan	xxx	xxx	xxx
Total Profit at the end of [] years / Jumlah Keuntungan pada akhir [] tahun	xxx	xxx	xxx
Total payment amount at the end of [] years / Jumlah bayaran pada akhir [] tahun	xxx	xxx	xxx

- During the construction period, the customer has to service the monthly progressive profit based on the amount disbursed to-date / *Semasa tempoh pembinaan, pelanggan hendaklah membayar perkhidmatan kepada keuntungan progresif bulanan berdasarkan jumlah yang dikeluarkan sehingga kini.*
- Upon full disbursement or expiry of grace period, the customer has to service the monthly installment / *Pelanggan perlu membayar ansuran bulanan setelah pembayaran penuh oleh pihak Bank atau tamat tempoh pembinaan.*
- Your monthly installment and total payment amount will vary if the BR changes but will not exceed the Bank Sale Price
Ansuran bulanan dan jumlah bayaran akan berbeza jika ada perubahan KA, tetapi ia tidak akan melebihi Harga Jualan Bank.

8. What are the fees and charges I have to pay? *Apakah yuran dan caj yang dikenakan?*

Item	Description
Processing fee / <i>Yuran pemprosesan</i>	NIL / TIADA
Disbursement fee / <i>Yuran Pengeluaran</i>	Include fees for registration of charge, land search and bankruptcy search/ <i>Termasuk yuran untuk pendaftaran gadaian, carian tanah dan carian kebangkrapan</i>
Legal fees*/ <i>Fi guaman*</i>	Charge Legal Fees (as per Legal Firm Schedule) / <i>Caj Fi Guaman (seperti dalam jadual dari firma guaman)</i>
Stamp duty / <i>Setem Hasil Jumlah Pembiayaan</i>	Stamp duty (as per Stamp Duty Act 1949 (Revised 1989) / <i>Duti setem (seperti dalam Akta Duti Setem 1949)(semak semula 1989)</i>
Bursa Transaction Fee*/ <i>Fi Transaksi Bursa*</i>	Actual Bursa Charges (i.e. RM15.90 per RM1Million) / <i>Caj sebenar Bursa (iaitu RM15.90 bagi setiap RM1 juta)</i>
Takaful (Optional) / <i>Takaful (Pilihan)</i>	Subject to the financing amount, tenure and age / <i>Tertakluk kepada jumlah pembiayaan, tempoh dan umur</i>
Letter for Epf Withdrawal* / <i>Surat Pengeluaran KWSP*</i>	RM 10.60 (inclusive GST) / (termasuk GST)
Redemption Statement* / <i>Penyata Penebusan*</i>	RM 10.60 (inclusive GST) / (termasuk GST)

Note:

The Bank will notify from time to time, for any change

- In the event of late payment and the Bank has to incur the cost on recovery (including solicitor's cost), you will be required to bear for such (actual) costs.



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	<p><i>Sekiranya berlaku kelewatan di dalam ansuran bayaran dan pihak Bank perlu menanggung kos pemulihan kelewatan (termasuk kos guaman), anda hendaklah menanggung segala kos (sebenar) yang berkaitan</i></p> <p>* Inclusive Goods & Services Tax (GST) of 6%/ <i>Termasuk Cukai Barang & Perkhidmatan (CBP) 6%</i></p>
9.	<p>What if I fail to fulfill my obligations? <i>Apakah yang akan berlaku jika saya gagal memenuhi tanggungjawab saya?</i></p> <ul style="list-style-type: none"> Recovery of actual collection cost for overdue monthly installment based on 1% p.a. on the installment amount in arrears or total recovery of actual collection cost as approved by our Shariah Board, whichever is lower <i>Penebusan kos kutipan sebenar, kepada kelewatan bayaran ansuran bulanan berdasarkan kadar 1% p.s keatas ansuran bulanan atau kos kutipan sebagaimana diluluskan oleh pihak lembaga shariah yang mana lebih rendah.</i> If you fail to pay instalments for 3 consecutive months, the bank may increase the financing rate. <i>Pihak bank akan menaikkan kadar keuntungan, jikalau ansuran bulanan tidak dibayar untuk tempoh 3 bulan berturutan.</i> 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 Home Financing-i account. <i>Pihak Bank berhak untuk mendebitkan akaun anda bagi tujuan menjelaskan tunggakan pembayaran.</i> Legal action will be taken against you for recovery of non-payment of outstanding amount. The Bank may proceed with bankruptcy, foreclosure 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. <i>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 tertunggak. Semua kos tuntutan akan ditanggung oleh anda.</i> 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 membuat pembiayaan lain.</i>
10.	<p>What if I fully settled the financing before its maturity? <i>Bagaimana sekiranya saya membuat penyelesaian awal sebelum tempoh matang?</i></p> <ul style="list-style-type: none"> Lock in period / <i>Tempoh Sekatan</i> : NIL / <i>TIADA</i> If the facility is settled within first 5 years from the date of the first disbursement, the Bank shall have the right to claim actual entry costs. <i>Jika kemudahan tersebut diselesaikan dalam tempoh 5 tahun pertama dari tarikh pengeluaran pertama, Bank berhak untuk menuntut kos pembiayaan kemasukan yang sebenar.</i> Rebate will be granted by the Bank in accordance with BNM Guidelines and our internal Ibra' policy. Please refer to Appendix II (Rebate Calculation Table) for illustration of rebate. <i>Rebat atau Ibra' akan diberikan sejajar dengan garis panduan BNM dan polisi Bank. Sila rujuk Lampiran 1 untuk contoh pengiraan Ibra'.</i> The customer may at any time after the completion of each Sale transaction pay the entire amount of the Bank Sale price or any part thereof then owing to the Bank as the Bank may in absolute discretion accept. <i>Pelanggan boleh pada bila-bila masa selepas selesai setiap transaksi jualan membayar semua amaun pada Harga jualan Bank atau mana-mana bahagiannya yang masih tertunggak kepada Bank sebagaimana mengikut budi bicara mutlak daripada pihak Bank.</i>
11.	<p>Do I need any insurance/takaful coverage? <i>Adakah saya memerlukan sebarang insurans / perlindungan takaful?</i></p>



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	<ul style="list-style-type: none"> You are strongly encouraged to take up takaful coverage i.e. Mortgage Reducing Term Takaful (MRTT). <i>Anda digalakkan untuk mengambil perlindungan takaful iaitu Takaful Bertempoh Gadai Janji Berkurangan (TG).</i> The MRTT's contribution amount can be financed (if taken from our takaful provider) and the sale proceeds from the sale of the identified commodity will be used to pay the MRTT. <i>Jumlah Takaful Bertempoh Gadai Janji Berkurangan (TG) boleh dibiayai (jika diambil dari senarai takaful yang disediakan oleh Bank) dan hasil jualan daripada jualan komoditi itu yang dikenal pasti akan digunakan untuk membayar Takaful Bertempoh Gadai Janji Berkurangan (TG).</i> You are required to ensure that the house (i.e. the security) is adequately covered by Houseowner Takaful/ insurance. <i>Anda dikehendaki memastikan rumah tersebut (iaitu cagaran) dilindungi secukupnya oleh Pihak Takaful / insurans.</i> The Bank's takaful providers are Syarikat Takaful Malaysia Berhad (STMB) and Great Eastern Berhad.(GE) <i>Panel Syarikat Takaful bagi pihak bank adalah seperti Syarikat Takaful Malaysia Berhad (STMB) dan Great Eastern Berhad(GE)</i>
12.	What are major risks? <i>Apakah risiko utama?</i>
	<ul style="list-style-type: none"> The profit rates may change according to changes in the reference rates i.e. BR. An increase in reference rate will result in an increase of the monthly installment and vice versa. The total amount payable shall not exceed the amount of the Sale Price. <i>Kadar keuntungan yang boleh berubah mengikut kadar perubahan merujuk kepada BR. Peningkatan dalam kadar rujukan akan menghasilkan peningkatan ansuran bulanan dan sebaliknya. Jumlah ansuran tidak boleh melebihi jumlah harga jualan.</i>
13.	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>
14.	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 menghubungi kami seawal mungkin untuk membincangkan alternatif pembayaran balik di alamat berikut. Sila hubungi kami di:-</i> Al Rajhi Bank Customer Care Consultant at 1 300 82 6000 or email to customersupport@alrajhibank.com.my <i>Al Rajhi Bank Perunding Khidmat Pelanggan di 1 300 82 6000</i> <i>atau e-mel kepada customersupport@alrajhibank.com.my</i> 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 counseling 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 untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturan semula pembiayaan secara percuma kepada individu. Untuk sebarang pertanyaan, sila hubungi:-</i>



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	<p>Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 1-800-88-2575 e-mail: enquiry@akpk.org.my</p> <ul style="list-style-type: none"> If you wish to complain on the products or services provided by us, you may contact us at: <i>Jika anda ingin membuat aduan mengenai produk atau perkhidmatan yang ditawarkan oleh kami, sila hubungi kami di :-</i> Al Rajhi Bank Customer Care Consultant at 1 300 82 6000 or email to customersupport@alrajhibank.com.my <i>Al Rajhi Bank Perunding Khidmat Pelanggan di 1 300 82 6000</i> <i>atau e-mel kepada customersupport@alrajhibank.com.my</i> If your query or complain is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: <i>Jika pertanyaan atau aduan anda tidak dapat diselesaikan oleh pihak kami, anda mempunyai pilihan untuk menghubungi Bank Negara Malaysia LINK atau TELELINK di:</i> <p>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</p> <p>As per highlighted by Legal & Compliance. New requirement from BNM <i>Seperti yang disarankan sepenuhnya oleh Undang-undang & Pematuhan. Keperluan baru dari BNM</i></p>
15.	<p>Where can I get further information? <i>Di mana saya boleh mendapatkan maklumat lanjut?</i></p> <ul style="list-style-type: none"> Should you require additional information on Islamic house financing, please refer to the banking info booklet on "House Financing-<i>i</i>", available at all our branches and the www.bankinginfo.com.my website <i>Sekiranya anda memerlukan maklumat tambahan mengenai pembiayaan perumahan secara Islam, sila rujuk kepada buku banking info pada bahagian "Pembiayaan Perumahan-i", yang boleh didapati di semua cawangan kami dan laman web www.bankinginfo.com.my</i>
16.	<p>Other home financing packages available / <i>Pakej lain pembiayaan hartanah yang ditawarkan</i></p> <ul style="list-style-type: none"> Home Financing <i>i</i> - Fixed Rate Structured Business Premises <i>i</i>
<p>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR HOME FINANCING <i>NOTA PENTING: TINDAKAN UNDANG-UNDANG AKAN DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN PEMBAYARAN PEMBIAYAAN RUMAH ANDA</i></p>	



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APPENDIX I
METHOD OF FINANCING

1. Sale Transaction ('Aqad)

- (a) 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").
- (b) Upon acceptance of the offer by the Customer, a Sale Transaction between the Parties shall be concluded.
- (c) 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 utilized by the Customer to purchase the property. The property shall be charged to the Bank as a security for payment of the Bank Sale Price.
- (d) 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

- (a) The Sale Transaction will be governed by the terms and conditions of the Commodities Master Sale Agreement, Letter of Offer and Sale Transaction documents.
- (b) 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 and where is basis, and, title or otherwise.

3. Risk

All risks in the Commodities shall be borne by the Customer immediately at the time upon conclusion of the sale transaction.

4. Warranties

- (a) The Commodities are sold on an "as is and where is" basis but free from encumbrances.



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- (b) The Customer acknowledges that:
- (i) it shall be considered to have accepted the Commodities on the basis described in (a) above and , title or otherwise; and
 - (ii) The bank has to be responsible for loss or damage arising out of or in connection with the Sale transaction if the loss or damage caused by its fault, negligence or in case the commodities quality, condition, quantity and description are not as prescribed in the sale agreement

APPENDIX II
 IBRA' ("REBATE") FOR SALE BASED CONTRACTS
 (Home 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 Less Ibra' (Rebate) Plus Charges (if any)
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Whereby:

**Ibra' (Rebate)
Less Retained Profit** = **Remaining Deferred Profit**

Remaining Deferred Profit = **Remaining Balance of Undue Selling Price
Less Remaining Balance of Undue Financing Amount**

Retained Profit = **as per below illustration table**

Product Type	Financing Tenure	Time of Redemption	Retained Profit
Home/Shop House Finance-Fixed Rate	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%
Home/Shop House Finance-Floating Rate	All Tenure	Any time after disbursement	Remaining Balance of Undue Financing Amount x 2% x 3/12

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



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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.

Illustration Case 1: Structured Home Financing (18 years)

Home Financing of RM425, 000 for 18 years (216 months) at the Effective Profit Rate (EPR) of 4.8% and cap rate at 10% p.a. The selling price was RM917, 857.00. The customer wants to early settle on the 42nd month after paying 41 installments of RM2, 816 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	1/1/2010	915,149.00	1,327.37	491,529.63	1,380.63	423,619.37	Paid
2	2/1/2010	912,441.00	1,323.06	490,206.57	1,384.94	422,234.43	Paid
3	3/1/2010	909,733.00	1,318.73	488,887.84	1,389.27	420,845.16	Paid
4	4/1/2010	906,971.00	1,402.15	487,485.69	1,359.85	419,485.31	Paid
5	5/1/2010	904,209.00	1,397.60	486,088.09	1,364.40	418,120.91	Paid
6	6/1/2010	901,393.00	1,480.08	484,608.01	1,335.92	416,784.99	Paid
7-38							Paid
39	3/1/2014	805,319.00	1,492.27	433,654.91	1,441.73	371,664.09	Paid
40	4/1/2014	802,385.00	1,486.51	432,168.40	1,447.49	370,216.60	Paid
41	5/1/2014	799,451.00	1,480.72	430,687.68	1,453.28	368,763.32	Paid
42	6/1/2014	796,517.00	1,474.90	429,212.78	1,459.10	367,304.22	N
43	7/1/2014	793,583.00	1,469.07	427,743.71	1,464.93	365,839.29	N
44	8/1/2014	790,649.00	1,463.21	426,280.50	1,470.79	364,368.50	N
45	9/1/2014	787,715.00	1,457.33	424,823.17	1,476.67	362,891.83	N
46	10/1/2014	784,781.00	1,451.42	423,371.75	1,482.58	361,409.25	N
47	11/1/2014	781,847.00	1,445.49	421,926.26	1,488.51	359,920.74	N
48	12/1/2014	778,913.00	1,439.53	420,486.73	1,494.47	358,426.27	N
49	1/1/2015	775,979.00	1,433.56	419,053.17	1,500.44	356,925.83	N
50	2/1/2015	773,045.00	1,427.55	417,625.62	1,506.45	355,419.38	N



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Settlement in	May 2014	June 2014
Remaining Financing Amount	RM368,763.32	RM367,304.22
Retained Profit	RM1,843.82 (=RM368,763.32 x 2% x 3/12)	RM1,836.52 (=RM367,304.22 x 2% x 3/12)
Remaining Deferred Profit	RM430,687.68	RM429,212.78
Ibra' / Rebate	RM428,843.86 (RM430,687.68 - RM1,843.82)	RM427,376.26 (RM429,212.78 - RM1,836.52)
Arrears/Overdue/Charges	0.00	RM2,934.00
Settlement Amount	RM370,607.14 = (RM368,763.32+ RM1,843.82)	RM372,074.74 (RM367,304.22 + RM1,836.52 + RM2,934.00)

I have read and understood the content of this Product Disclosure Sheet.

Saya telah membaca dan memahami isi kandungan Lembaran Pendedahan Produk ini.

.....
 Name/*Nama* :
 NRIC/*No. KP* :

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 Date / *Tarikh* :