

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet ("PDS") provides you with key information on Cashline Facility-*i*.

Other customers have read this PDS and found it helpful; you should read it too.

Date : _____

1. What is alrajhi bank Malaysia Cashline Facility-*i*?

Cashline Facility-*i* provides you with alternative financing option, which is a credit arrangement that allows you to draw, pay and redraw via a Current Account-*i* that you have with the Bank up to the approved limit at any time without any further notice to the Bank.

The applicable Shariah principles are Commodity Murabahah and Wakalah. You will appoint Al Rajhi Nominee (Tempatan) Sdn Bhd ("ARNT" or "Agent") as your agent to buy on your behalf, Shariah-compliant commodities from the Bank as seller at the Bank's deferred sale price (i.e. cost price plus profit at ceiling profit rate p.a.). Upon the purchase of the commodities from the Bank, the Agent will sell on your behalf, such Shariah-compliant commodities at cost price to another commodities buyer.

The ceiling profit rate ("CPR") is set at 15% p.a. However, the Bank will charge you based on the utilised amount computed at effective profit rate ("EPR", i.e. standard base rate* plus a margin). The difference between CPR and EPR will be granted as a rebate (Ibra') to you. Thus, provided EPR stays below the CPR, you are only expected to pay the profit at EPR. The Bank cannot charge you a profit at a rate more than CPR.

**The standard base rate is set as the Overnight Policy Rate ("OPR") decided by Bank Negara Malaysia. The standard base rate can rise or fall due to changes in the OPR.*

2. Know Your Obligations

It is your responsibility to:

- read and understand the key terms in the facility documentation before you sign it.
- open and maintain a Current Account with the Bank.
- pay amounts due in accordance with the facility documentation.
- ensure sufficient funds for the debiting of accrued profit payable, or availability of unused facility limit in your current account.
- provide/procure a guarantee, pledge, security deposit and/or such any other form of security to secure this facility and/or payments due to the Bank (if applicable).
- the Bank will determine from time to time the Ibra' (rebate) to be granted on difference between the EPR and CPR, in accordance with BNM guidelines.

An illustration of the profit charged on Cashline Facility-*i* is as follows:

Facility Limit	:	RM 1,000,000
Utilisation	:	Profit
1. RM100,000 (Day 10-19 of the month, total 10 days)		1. RM208.20 (RM20.82/day * 10 days)
2. Additional RM60,000 (Day 20-30 of the month, total 11 days)		2. RM366.50 (Additional RM12.49/day, RM33.32/day * 11 days)
Standardised Base Rate	:	2.75% p.a.
Effective Profit Rate	:	7.60% p.a
Total profit for the month you will pay is RM574.70		

**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.*

- pay the following fees and charges:

Brokerage Fee (if applicable)	0.0008% of the principal amount of financing/disbursement
Agent Fee	RM 1.00 per transaction
Processing Fee	As per the letter of offer issued
Stamp Duty	Ad valorem based on 0.5% of the facility amount
Takaful Contribution (if applicable)	Depends on the facility amount, tenure and age

3. Know Your Risks

What happens if you ignore your obligations?

- Upon the occurrence of an event of default, the Bank may, with notice to you, cancel this facility and declare that the entire balance of the Bank's deferred sale price and all other amounts accrued or outstanding under the facility documentation to be immediately due and payable. You are required to pay the due and payable amount within the time stipulated in the notice issued by the Bank.
- If you have defaulted in the payment of any due and payable amount to the Bank, you shall pay the Bank actual compensation (ta'widh) and the method or manner of calculation of compensation payable shall be in such method or manner as the Bank shall adopt based on the approval by the Bank's Shariah Board and directives or guidelines as approved by the Shariah Advisory Council of Bank Negara Malaysia or by Bank Negara Malaysia or any regulatory authority over the Bank until the date of payment of such due and payable amount.

4. Other Key Terms

- The facility is granted on an uncommitted basis, which means the Bank may, at any time and from to time whether or not an event of default has occurred, reduce/cancel/suspend the facility limit, alter/vary/modify the terms of this facility and/or demand for payment of this facility.
- The Bank have the right to set-off any credit balance in your account(s) maintained with us against any outstanding balance in the financing account of this facility at any time.
- It is important that you inform us of any change in your contact information to ensure that all correspondence reaches you in a timely manner.

If you have any questions or require assistance with your Cashline Facility-i, you can:



Call us at:
+603 2332 6000



Visit us at:
<https://www.alrajhibank.com.my/personal/financing/cashline-i/>



Email us at:
customersupport@alrajhibank.com.my

Customer's Acknowledgement*

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

- ☐ I acknowledged that alrajhi bank Malaysia 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: