PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet ("PDS") provides you with key information on your Structured Commodity Financing-*i.*

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

Date: ____________________

1. What is alrajhi bank Malaysia Structured Commodity Financing-*i*?

Structured Commodity Financing-*i* is tailored to support long-term industrial projects by providing capital for daily trading operations, contract agreements, and asset financing. This financing option provides flexibility, allowing you to customize your financial strategy with deferred monthly installments or bullet profit payment on maturity at a predetermined rate.

The applicable Shariah contracts are Commodity Murabahah and Wakalah.

i. The bank will sell an identified commodity to you through your appointed Agent, Al Rajhi Nominee (Tempatan) Sdn Bhd ("ARNT" or "Agent") at the Sale Price which comprises both the approved facility limit and ceiling profit payable under the facility. The payment of sale price will be deferred ("Deferred Sale Price") over the Ceiling Profit Term.

ii. Upon purchase of the commodity from the Bank, you may on-sell it to the market through your appointed Agent to monetise the commodity.

The Agent appointed by yourself during the application stage will execute the purchase and on-sale of the commodities on your behalf.

2. Know Your Obligations

It is your responsibility to:

- read and understand the key terms in the contract before you sign it.
- 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.
- you shall pay Effective Profit calculated on a daily basis on the utilised portion of the Facility based on the following formula:

Effective Profit	:	Daily Utilised Amount x EPR x Number of Days / 365 (and as may be adjusted in case of a leap year)
EPR	:	Agreed rate as specified in the letter of offer.

Effective Profit will accrue daily and in each case is calculated on the basis of actual number of days elapsed and a year of 365 days (and as may be adjusted in case of a leap year). Information on the Bank's BFR is available on the Bank's website and available upon request.

- the Bank's Sale Price is calculated based on the following formula:

Bank's Sale Price	:	Bank's Cost Price + Ceiling Profit
Bank's Cost Price	:	100% of the Facility limit
Ceiling Profit	:	Bank's Cost Price x CPR% x Ceiling Profit Term
Ceiling Profit Term	:	15 years from the date of the commodity transaction
Ceiling Profit Rate (CPR)	:	capped at 15% p.a.

- an illustration of the profit charged on Structured Commodity Financing-*i* is as follows:

On 1/11/2007, Al Rajhi Bank approved the SCF-i facility to XYZ Berhad based on the following terms:

Company / Obligor	:	XYZ Berhad
Purpose	:	To part finance the purchase of factory located at Subang Industrial Area.
Facility amount / Bank's Cost Price	:	RM100 million
Selling Price	:	RM175 million calculated based on the Ceiling Profit Rate of 15% per annum.
Repayment mode	:	Profit will be paid semi-annually whilst principal will be paid on bullet at the maturity date of the facility.
Tenure / Ceiling Profit Term	:	5 years
Frequency of instalment	:	Semi-annually equivalent to 10 instalments altogether.
Instalment formula	:	The client is required to pay the semi-annual instalment based on the following formula: 1st – 9th Instalment: (SBR + 2%) x 6/12 x RM100 million 10th Instalment: [(SBR + 2%) x 6/12 x RM100 million] + RM 100 million
Rebate	:	As per Guidelines on *Ibra'* (Rebate) for Sale-Based Financing

*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.

- you have to pay the following fees and charges:

Brokerage Fee (if applicable)	0.0008% of the principal amount of financing/disbursement
Agent Fee	RM 1.00
Redemption Issuance Charges	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

If you wish to settle your Structured Commodity Financing-*i* earlier, you should know that:

- You may at any time after the completion of a Sale Transaction early settle or prepay the entire amount of the Bank's Deferred Sale Price or any part or parts thereof then owing to the Bank as the Bank may in its discretion accept.
- The Bank will determine from time to time the Ibra' (rebate) to be granted on the date of settlement of the outstanding Bank's Deferred Sale Price in cases of default, termination or cancellation of the Facility, in accordance with BNM guidelines.

3. Know Your Risks

What happens if you ignore your obligations?

Upon occurrence of an event of default, the bank may, by written notice to the customer:

- Cancel the facilities whereupon the facilities shall immediately be cancelled and cease to be available for further utilisation;
- Declare that the indebtedness, together with accrued profits, and all other amounts accrued or outstanding under the facilities documents to be immediately due and payable, whereupon the same shall be paid and/or discharged within seven (7) days from the date of the notice from the bank to the customer; and/or
- Declare that all or part of the facilities be payable on demand, whereupon they shall immediately become payable on demand by the bank;

Late payment charges or compensation (Ta'widh):

- Any indebtedness due under the letter of offer, agreement and/or the facilities documents, which is not paid on the due date, shall be deemed to be a late payment. If any such late payment shall be required to be recovered through any process of law or otherwise, the Customer shall pay (in addition to the payments then due and payable) the Bank's solicitors' fees (on a solicitor and client basis) and any other fees and expenses incurred in respect of such collection or recovery process.
- In addition and without prejudice to the rights and remedies of the bank, if the customer shall default in the payment of any indebtedness to the bank, the customer agrees to pay the bank actual compensation and the method or manner of calculation of compensation (Ta'widh) 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 the amount thereof (both before and after judgement or order). The calculation of ta'widh (compensation) by the bank shall be treated as final, conclusive, and binding. The maximum late payment compensation shall not exceed one hundred per centum (100%) of the outstanding principal of the facilities.

4. Other Key Terms

- 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.
- In normal circumstances, the facility may not necessarily require guarantor(s) or collateral(s). However, it is subject to the Bank's discretion to require a guarantor(s) or collateral(s), based on customer's credit risk profile

If you have any questions or require assistance with your Structured Commodity Financing-*i,* you can:

Call us at:	Visit us at:	Email us at:
+603 2332 6000	https://www.alrajhibank.com.my/business/financing/structured-commodity	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:

☐ 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:

The information provided in this document is valid as of November 2025