



<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.) / (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.)</p>	<p>AL RAJHI BANK PERSONAL FINANCING-i SECURED AGAINST GOLD / PEMBIAYAAN PERIBADI-i DENGAN CAGARAN EMAS 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 a personal financing facility secured against gold offered to meet your personal financial needs which are shariah compliant. The facility is offered at a fixed rate. / Ini adalah suatu kemudahan pembiayaan peribadi dengan cagaran emas yang ditawarkan untuk memenuhi keperluan kewangan peribadi anda yang berlandaskan shariah. Kemudahan ini ditawarkan pada kadar tetap.</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: / Pembiayaan ini adalah berdasarkan konsep jual beli komoditi. Di bawah kemudahan ini: <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. / 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. 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. / Selepas pembelian komoditi tersebut, anda akan menjual semula di pasaran melalui Bank untuk mendapatkan tunai bagi keperluan kewangan peribadi anda. • 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. / 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.
<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 / Jumlah pembiayaan Minima : RM10,000 • Max Financing Amount / Jumlah Pembiayaan Maksima : RM500,000 • The final financing amount approved will depend on Bank's credit evaluation. / Jumlah pembiayaan Akhir yang diluluskan adalah bergantung kepada penilaian kredit pihak Bank • Profit Rate / Kadar Keuntungan : Ranging from / Mulai dari 3.99% - 5.50% p.a. / Setahun • Effective Profit Rate / Kadar Keuntungan Efektif : Ranging from / Mulai dari 7.29% to / ke 10.11% p.a. depending on financing tenure and profit rate / bergantung kepada tempoh pembiayaan dan kadar keuntungan • Tenure / Tempoh Pembiayaan : Ranging from / Mulai dari 1 – 5 years / tahun • Instalment / Ansuran : Equals to the Sale Price divided by the financing tenure in months / Sama dengan Harga Jualan bahagi tempoh pembiayaan dalam bulan • Instalment due date / Tarikh Ansuran Matang : every first of month from the month succeeding the disbursement / pada setiap 1 haribulan bulan berikutnya selepas pengeluaran pembiayaan • Minimum requirement / Berat minima yang perlu ada : 300gram gold / emas

	<ul style="list-style-type: none"> Margin of Financing / <i>Margin Pembiayaan</i> : 60% from prevailing market price / <i>dari nilai semasa pasaran emas</i>
	<p>Your facility / <i>Kemudahan anda ini</i> :</p> <ul style="list-style-type: none"> Financing Amount / <i>Jumlah Pembiayaan</i> : RM..... Profit Rate / <i>Kadar Keuntungan</i> :% p.a. / <i>Setahun</i> Effective Profit Rate / <i>Kadar Keuntungan Efektif</i> :% p.a. / <i>Setahun</i> Tenure / <i>Tempoh Pembiayaan</i> :years / <i>tahun</i> Sale Price / <i>Harga Jualan</i> : RM..... Instalment / <i>Ansuran</i> : RM.....per month / <i>setiap bulan</i> <p>Example / <i>Contoh</i>:</p> <ul style="list-style-type: none"> Financing Amount / <i>Jumlah Pembiayaan</i> : RM10,000.00 Profit Rate / <i>Kadar Keuntungan</i> : 5% p.a. / <i>Setahun</i> Effective Profit Rate / <i>Kadar Keuntungan Efektif</i> : 9.15% p.a. / <i>Setahun</i> Tenure / <i>Tempoh Pembiayaan</i> : 5 years / <i>tahun</i> Sale Price / <i>Harga Jualan</i> : RM12,500 Instalment / <i>Ansuran</i> : RM208.33 (equals to / <i>bersamaan</i> RM12,500/60 months / <i>bulan</i>) Disbursement date / <i>Tarikh pengeluaran pembiayaan</i> : 13th December 2016 Instalment due date / <i>Tarikh Ansuran Matang</i> : 1st January 2017 and onwards, every 1st of the month / <i>1^{hb} Januari 2017 dan seterusnya, pada 1 haribulan setiap bulan</i>
4.	What are my obligations? / <i>Apakah tanggungjawab saya?</i>
	<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. / <i>Anda dikehendaki untuk membuat ansuran bulanan pada atau sebelum tarikh ansuran matang sehingga penyelesaian penuh pembiayaan.</i> The total amount you must pay is the Bank Sale Price. / <i>Jumlah bayaran adalah Harga Jualan Bank.</i> You may opt to early settle the financing at any time. / <i>Anda boleh memilih untuk menyelesaikan pembiayaan anda lebih awal dan pada bila-bila masa.</i>
5.	What are the fees and charges I have to pay? / <i>Apakah fi dan caj yang perlu saya bayar?</i>
	<ul style="list-style-type: none"> Stamp duty / <i>Setem Hasil</i> - 0.5% of the total financing amount / <i>0.5% dari jumlah pembiayaan</i> Bursa Transaction Fee / <i>Fi Transaksi Bursa</i> - Actual Bursa Charges / <i>Caj sebenar Bursa (i.e. RM1.0mil=RM10.00)</i> Takaful (optional) / <i>Takaful (pilihan)</i> - Subject to the financing amount, tenure and age / <i>Tertakluk kepada jumlah pembiayaan, tempoh dan umur</i> Redemption Statement Fee / <i>Fi Penyata Penyelesaian Awal</i> - RM10.00 per request / <i>bagi setiap permohonan</i>
6.	What if I fail to fulfill my obligations? / <i>Apakah yang akan berlaku jika saya gagal memenuhi tanggungjawab saya?</i>
	<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. / <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 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 terhutang. 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 mendapat pembiayaan lain.</i>

7.	<p>What if I fully settle the financing before its maturity? / Bagaimana sekiranya saya membuat penyelesaian awal sebelum tempoh matang?</p>
	<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. / 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. The Bank will determine from time to time the ibra' 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./ Dari semasa ke semasa, Bank akan menentukan ibra' 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.
8.	<p>Do I need a guarantor or collateral? / Adakah saya memerlukan penjamin atau cagaran?</p>
	<ul style="list-style-type: none"> In normal circumstances, the facility does not require guarantor. However, it is subject to the Bank's discretion, based on each individual customer's credit risk profile. / Kebiasaannya, penjamin tidak diperlukan. Walau bagaimanapun, ia tertakluk kepada budi bicara Bank berdasarkan profil risiko kredit setiap pelanggan. This facility requires gold as collateral. / Kemudahan pembiayaan ini memerlukan emas sebagai cagaran. At all times throughout the tenure of the Facility, the total outstanding amount of the Facility must not be more than 75% of the gold value based on the prevailing Bank's published gold buying price. / Sepanjang tempoh pembiayaan, jumlah baki pembiayaan mestilah tidak melebihi tujuh puluh lima peratus (75%) dari nilai emas yang dicagar berdasarkan harga belian semasa Bank. The Customer is required on demand by the Bank to deposit further Deposited Security as the Bank may determine when the total outstanding amount of the Facility is more than seventy five per centum (75%) of the Deposited Security value based on the prevailing Bank's published gold buying price of the Deposited Security. Failure by the Customer to provide additional security as requested within five (5) days or as stipulated by the Bank, will entitle the Bank to declare an Event of Default where upon the Bank will entitle inter alia to foreclose the Deposited Security / Sekiranya jumlah baki pembiayaan anda melebihi tujuh puluh lima peratus (75%) dari nilai pasaran semasa emas yang dicagar berdasarkan harga belian semasa Bank, anda dikehendaki mencagarkan emas sebagai cagaran tambahan. Kegagalan anda untuk menambah cagaran seperti yang diminta oleh Bank dalam tempoh lima (5) hari atau seperti yang ditetapkan oleh Bank akan membolehkan pihak Bank menjual emas yang dicagarkan.
9.	<p>What do I need to do if there are changes to my contact details? / Apakah yang perlu saya lakukan jika terdapat perubahan pada maklumat peribadi saya?</p>
	<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. / Untuk memastikan sebarang surat-menyurat diterima tepat pada masanya, sila hubungi pihak Bank dengan segera sekiranya terdapat perubahan maklumat peribadi anda.
10.	<p>Where can I get assistance and redress? / Di manakah saya boleh mendapatkan bantuan dan penyelesaian?</p>
	<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: / 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: Al Rajhi Bank Customer Care Consultant Al Rajhi Banking & Investment Corporation (Malaysia) Bhd Ground Floor, East Block Wisma Golden Eagle Realty 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: / Anda juga boleh mendapatkan khidmat nasihat

	<p><i>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 penstuktur semula pembiayaan secara percuma kepada individu. Untuk sebarang pertanyaan, sila hubungi:</i></p> <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 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> <p>Al Rajhi Bank Customer Care Consultant Al Rajhi Banking & Investment Corporation (Malaysia) Bhd Ground Floor, East Block Wisma Golden Eagle Realty 142-B Jalan Ampang, 50450 Kuala Lumpur Tel : 1-300-82-6000 Fax : 03-23326062 E-mail : customersupport@alrajhibank.com.my</p> <ul style="list-style-type: none"> • 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> <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>
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"> ▪ Personal Financing / <i>Pembiayaan Peribadi</i> ▪ Businessman Financing / <i>Pembiayaan Perniagaan</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 I / LAMPIRAN I 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.

- (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, 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.

APPENDIX II IBRA' ("REBATE") FOR SALE BASED CONTRACTS (PERSONAL FINANCE)

Al Rajhi Bank Malaysia ("the Bank") shall grant rebate (ibra') to the Customer on the Bank's Selling Price under the principle of Ibra' as prescribed by the Shariah Advisory Council of Bank Negara Malaysia (BNM) via its Guidelines on Ibra' (Rebate) for Sale-Based financing.

Rebate (Ibra') shall be granted to the Customer who settles their financing facility (ies) before the end of the financing tenure. Settlement prior to the end of the financing facility tenure by the Customers shall include, but is not limited to the following situations:

- Customer who make an early settlement or early redemption, including those arising from prepayments;
- Settlement of this financing facility (ies) due to financing restructuring exercise;
- Settlement by Customer in the case of default;
- Settlement by Customer in the event of termination or cancellation of this financing facility (ies) before the maturity date.

The rebate shall only be granted upon receipt of the settlement/redemption sum as determined by the Bank.

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

Settlement Amount	= Outstanding Selling Price + <i>Instalments due (if any)</i> + Recovering of Cost Incurred in Managing Past Due Portfolio + Other Charges (is any) – Ibra'
Ibra'	= Deferred profit* - Early settlement charges
*Deferred profit	= Unaccrued profit
Early Settlement Charges	= Difference in price discount (if any) + Zero Moving Cost** (if any)
**Moving Cost	= Cost bearable by borrower in the acquisition of a property

Illustration

The customer has taken Personal Financing-*i* with ARBM of RM 25,000 for 5 years (60 months) at 7.5% fixed rate and the Bank Sale Price was RM 34,375.00. The customer wants to early settle on the 48th month after paying 47 instalments of RM572.92 each. The customer will be given rebate as below subject to the mentioned conditions:

Personal Financing- <i>i</i> Information	
Selling price :	RM 34,375.00
Total Profit :	RM 9,375.00
Fixed Rate :	7.50%
Effective Profit Rate (EPR)	13.32%
Financing Period (Year):	5
Principal (COP) :	RM 25,000.00
Monthly Instalment :	RM 572.92

Illustration on the application of formula (Early settlement of financing):

Customer approached an ARBM for early settlement at the 48th instalment. Extract of the payment schedule as per below

Payment Schedule							
No.	Payment Date	Instalment	Profit Payment	Principal Payment	Outstanding Selling Price	Outstanding Principal	Deferred Profit
					RM 34,375.00	RM 25,000.00	RM 9,375.00
1	1/9/2011	RM 572.92	RM 277.48	RM 295.44	RM 33,802.08	RM 24,704.56	RM 9,097.52
2	1/10/2011	RM 572.92	RM 274.20	RM 298.72	RM 33,229.17	RM 24,405.84	RM 8,823.32
47	1/7/2015	RM 572.92	RM 82.03	RM 490.88	RM 7,447.92	RM 6,900.00	RM 547.92
48	1/8/2015	RM 572.92	RM 76.58	RM 496.33	RM 6,875.00	RM 6,403.67	RM 471.33
49	1/9/2015	RM 572.92	RM 71.07	RM 501.84	RM 6,302.08	RM 5,901.82	RM 400.26

The settlement computation is as below:

Early settlement of financing	
Outstanding Selling Price	RM 6,875.00
Instalment Due but Unpaid at 48th Instalment	RM 572.92
Ibra' At Settlement (a-b)	RM 471.33
a) <i>Deferred Profit</i>	RM 471.33
b) <i>Early Settlement Charges</i>	RM -
Recovering of Cost Incurred in Managing Past Due Portfolio	RM -
Settlement Amount	RM 6,976.59

**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.*

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: