

<p>PRODUCT DISCLOSURE SHEET / LEMBARAN PENDEDAHAN PRODUK (Read this Product Disclosure Sheet (PDS) before you decide to subscribe for the Cashline Facility-i. Be sure to also read the relevant terms and conditions. Seek clarification from Al Rajhi Banking & Investment Corporation (Malaysia) Bhd if you do not understand any part of this document or the general terms of this Product.) / <i>(Sila baca Lembaran Pendedahan Produk (LPP) ini sebelum anda membuat keputusan untuk memohon Cashline Facility-i. Sila dapatkan penjelasan daripada institusi kewangan anda jika anda tidak memahami mana-mana bahagian di dalam dokumen ini atau terma-terma am.)</i></p>	<p>AL RAJHI BANK Cashline Facility-i / Cashline Facility-i</p> <p>This PDS is dated / LPP ini bertarikh (As per Cashline Facility-i Account Opening Date) / <i>(Seperti Tarikh Pembukaan Akaun Cashline Facility-i)</i></p>
<p>1.</p>	<p>What is this product about? / Apakah produk ini?</p>
	<p>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 (CA-i) that you have with the Bank up to the approved limit at any time without any further notice to the Bank. / <i>Cashline Facility-i memberikan anda pilihan pembiayaan alternatif, iaitu penyusunan kredit yang membolehkan anda untuk membuat pengeluaran, pembayaran dan pengeluaran semula melalui Akaun Semasa-i (CA-i) yang anda miliki dengan Bank sehingga had yang diluluskan pada bila-bila masa tanpa sebarang notis kepada pihak Bank.</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 applicable Shariah contracts are Commodity Murabahah and Wakalah. / <i>Kontrak Shariah yang digunakan adalah berdasarkan Komoditi Murabahah dan Wakalah.</i> Under this facility: / <i>Di bawah kemudahan ini :</i> <ul style="list-style-type: none"> i. The bank will sell an identified commodity to you through your appointed Agent, Al Rajhi Nominee (Tempatan) Sdn Bhd (“ARNT”) 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. / <i>Bank akan menjual komoditi yang dikenal pasti kepada anda melalui Al Rajhi Nominee (Tempatan) Sdn Bhd (“ARNT”), Ejen yang dilantik oleh anda pada Harga Jualan yang terdiri daripada had kemudahan yang diluluskan dan keuntungan siling yang perlu dibayar di bawah kemudahan ini. Bayaran harga jualan akan ditangguhkan (“Harga Jualan Tertangguh”) sepanjang Tempoh Keuntungan Maksimum.</i> ii. Upon purchase of the commodity from the Bank, you may on-sell it to the market through your appointed Agent or the Bank to monetise the commodity. / <i>Selepas pembelian komoditi tersebut daripada Bank, anda akan menjual semula di pasaran melalui ejen anda yang dilantik atau melalui Bank untuk mendapatkan tunai bagi komoditi tersebut.</i> • The Agent appointed by yourself during the application stage will execute the purchase and on-sale of the commodities on your behalf. / <i>Ejen yang dilantik oleh anda semasa di peringkat permohonan akan melaksanakan pembelian dan penjualan komoditi bagi pihak anda.</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"> a) The approved facility limit is represented as the maximum amount of the negative balance on your Cashline Facility-i Account, allowed by the Bank during the Ceiling Profit Term. / <i>Had kemudahan yang diluluskan ditunjuk sebagai jumlah maksimum baki negatif pada Akaun Cashline Facility-i anda yang dibenarkan oleh Bank semasa Tempoh Keuntungan Maksimum.</i> b) Effective Profit Rate (“EPR”) = Benchmark Rate + Spread. Base Financing Rate (“BFR”) will be used as the Benchmark Rate unless otherwise advised by the Bank to the Customer. / <i>Kadar Keuntungan Efektif (“EPR”) = Kadar Penanda Aras + Margin. Kadar Pembiayaan Asas (“BFR”) akan digunakan sebagai Kadar Penanda Aras melainkan dinasihatkan sebaliknya oleh Bank kepada Pelanggan.</i> c) Ceiling Profit Rate (“CPR”) = 15% per annum / <i>Kadar Keuntungan Siling (“CPR”) = 15% setiap tahun.</i> Number of Days in Year d) 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. / <i>Pihak Bank akan menentukan Ibra’ (rebat) yang akan diberikan atas perbezaan antara EPR dan CPR dari semasa ke semasa mengikut garis panduan BNM.</i>

	<p>e) The profit payable by you is calculated on a daily basis on the utilised portion of the Facility (i.e. based on the daily negative balance of the Cashline Facility-i Account) based on the following formula: / Keuntungan yang perlu dibayar oleh anda dikira setiap hari berdasarkan bahagian Kemudahan yang digunakan (iaitu berdasarkan baki negatif harian Akaun Cashline Facility-i) menggunakan formula:</p> <p>Profit charged = Daily Utilised Amount x Effective Profit Rate (% p.a.) ("EPR") x Number of days/total number of days in a year.</p> <p><i>Keuntungan dikenakan = Jumlah Penggunaan Harian x Kadar Keuntungan Efektif (% setiap tahun) ("EPR") x Bilangan hari / Jumlah hari dalam setahun.</i></p> <p><u>Eg. Illustration of Profit charged on Cashline Facility-i: ilustrasi Keuntungan yang dikenakan pada Cashline Facility-i</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">Facility Limit / <i>Limit kemudahan</i></td> <td style="text-align: right;">RM 1,000,000</td> </tr> <tr> <td>EPR Rate / <i>Kadar Keuntungan Efektif</i></td> <td style="text-align: right;">7.6% (e.g. Base Financing Rate + 1%)</td> </tr> <tr> <td>Contracted Profit Rate (CPR) / <i>Kadar Keuntungan Berkontrak</i></td> <td style="text-align: right;">15%</td> </tr> </table> <ol style="list-style-type: none"> 1. This illustration computed based on simple computation for easy understanding. / <i>Ilustrasi ini dihitung berdasarkan komputasi mudah untuk memudahkan pemahaman</i> 2. No schedule on principal reduction / <i>Tiada jadual pengurangan prinsipal</i> 3. Total profit for the month is computed at month-end, i.e. Day 30 for this illustration / <i>Keuntungan jumlah keseluruhan bagi bulan dihitung pada akhir bulan, iaitu Hari ke 30 bagi ilustrasi ini.</i> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Utilisation / <i>Penggunaan</i></th> <th style="width: 25%;">Current EPR = 7.6% / <i>Kadar Keuntungan Efektif Semasa = 7.6%</i></th> <th style="width: 25%;">If EPR goes up 1% to 8.6% / <i>Jika Kadar Keuntungan Efektif naik 1% menjadi 8.6%.</i></th> <th style="width: 25%;">If EPR goes down 0.6% to 7% / <i>Jika Kadar Keuntungan Efektif menurun 0.6% menjadi 7%</i></th> </tr> </thead> <tbody> <tr> <td>1. RM100,000, 10 days (Day 10 – 19)</td> <td>1. RM208.20 (RM20.82/day * 10 days)</td> <td>1. RM235.60 (RM23.56 /day * 10 days)</td> <td>1. RM191.80 (RM19.18/day * 10 days)</td> </tr> <tr> <td>2. Additional RM60,000, 11 days (Day 20 – 30)</td> <td>2. RM366.50 (Additional RM12.49/day, RM33.32/day * 11 days)</td> <td>2. RM414.70 (Additional RM14.14/day, RM37.70/day * 11 days)</td> <td>2. RM337.59 (Additional RM11.51/day, RM30.69/day * 11 days)</td> </tr> <tr> <td>Total profit for the month / <i>Jumlah keuntungan keseluruhan bagi bulan.</i></td> <td style="text-align: center;">RM574.70</td> <td style="text-align: center;">RM650.30</td> <td style="text-align: center;">RM529.39</td> </tr> </tbody> </table>	Facility Limit / <i>Limit kemudahan</i>	RM 1,000,000	EPR Rate / <i>Kadar Keuntungan Efektif</i>	7.6% (e.g. Base Financing Rate + 1%)	Contracted Profit Rate (CPR) / <i>Kadar Keuntungan Berkontrak</i>	15%	Utilisation / <i>Penggunaan</i>	Current EPR = 7.6% / <i>Kadar Keuntungan Efektif Semasa = 7.6%</i>	If EPR goes up 1% to 8.6% / <i>Jika Kadar Keuntungan Efektif naik 1% menjadi 8.6%.</i>	If EPR goes down 0.6% to 7% / <i>Jika Kadar Keuntungan Efektif menurun 0.6% menjadi 7%</i>	1. RM100,000, 10 days (Day 10 – 19)	1. RM208.20 (RM20.82/day * 10 days)	1. RM235.60 (RM23.56 /day * 10 days)	1. RM191.80 (RM19.18/day * 10 days)	2. Additional RM60,000, 11 days (Day 20 – 30)	2. RM366.50 (Additional RM12.49/day, RM33.32/day * 11 days)	2. RM414.70 (Additional RM14.14/day, RM37.70/day * 11 days)	2. RM337.59 (Additional RM11.51/day, RM30.69/day * 11 days)	Total profit for the month / <i>Jumlah keuntungan keseluruhan bagi bulan.</i>	RM574.70	RM650.30	RM529.39
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<p>4.</p>	<p>What are my obligations? / Apakah tanggungjawab saya?</p> <ul style="list-style-type: none"> • You must open and maintain a Current Account with the Bank. / <i>Anda mesti membuka dan mengekalkan Akaun Semasa dengan Bank</i> • You undertake to pay the profit portion of the Deferred Sale Price by permitting the Bank to debit the Cashline Facility-i Account or any other account maintained with the Bank in accordance with the Facility Agreement. / <i>Anda berjanji untuk membayar bahagian keuntungan daripada Harga Jualan Tertanggung dengan membenarkan Bank untuk mendebit Akaun Cashline Facility-i atau mana-mana akaun yang anda ada dengan pihak Bank menurut Perjanjian Kemudahan.</i> • You may start utilizing the facility through a Current Account. Any payments/fund transfers into the Current Account and any other account maintained with the Bank will be used to replenish the Cashline Facility-i limit (where required). The Facility may be re-utilized on revolving basis without the need to replace the underlying commodity transaction from time to time during the Term of Commodity Murabahah ("Ceiling Profit Term"). / <i>Anda boleh menggunakan had kemudahan yang diberikan melalui Akaun Semasa. Sebarang bayaran/pindahan dana ke dalam Akaun Semasa dan sebarang akaun lain yang dikekalkan dengan Bank akan digunakan untuk menggantikan semula had Cashline Facility-i (jika</i> 																						

	<p>perlu). Kemudahan ini boleh digunakan semula tanpa perlu menggantikan urus niaga komoditi dasar semasa Tempoh Komoditi Murabahah (“Tempoh Keuntungan Maksimum”).</p> <ul style="list-style-type: none"> The accrued profit shall be payable on a monthly basis by each month end or as advised by the Bank in the transaction confirmation by debiting the same to your current account (this includes deducting from the available facility limit) at the end of every calendar month. You shall ensure sufficient funds for the debiting of accrued profit payable, or availability of unused facility limit in your current account. / <i>Keuntungan hendaklah dibayar secara bulanan pada setiap akhir bulan atau seperti yang dinasihatkan oleh Bank di dalam pengesahan transaksi dengan mendebitkan jumlah keuntungan tersebut kepada akaun semasa anda (ini termasuk menolak daripada had kemudahan yang ada) pada setiap akhir bulan. Anda hendaklah memastikan dana yang mencukupi ada untuk tujuan mendebit keuntungan yang perlu dibayar atau had kemudahan yang tidak digunakan pada akaun semasa anda.</i> The principal of the Facility shall be payable without prior notice from the Bank in one lump sum payment at the end of Facility Tenure or Ceiling Profit Term, whichever the earliest as specified in the transaction confirmation. / <i>Prinsipal Kemudahan perlu dibayar tanpa notis awal daripada pihak Bank dalam satu bayaran sekali gus pada penghujung Tempoh Keuntungan Maksimum seperti yang dinyatakan di dalam pengesahan transaksi.</i> 														
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6.	What if I fail to fulfill my obligations? / Apakah yang akan berlaku jika saya gagal memenuhi tanggungjawab saya?														
	<ul style="list-style-type: none"> Upon the occurrence of an event of default, the Bank may, with notice to the Customer, terminate the Facility and the entire balance of the Bank’s Deferred Sale Price shall immediately become due and payable. The Customer shall immediately pay the Bank’s Deferred Sale Price within the time stipulated in the notice issued by the Bank. / <i>Apabila berlaku kejadian kemungkiran, pihak Bank boleh, dengan memberikan notis kepada Pelanggan, menamatkan Kemudahan dan keseluruhan baki Harga Jualan Tertangguh Bank akan menjadi terhutang dan perlu dibayar. Pelanggan perlu membayar dengan segera Harga Jualan Tertangguh Bank dalam tempoh yang ditetapkan di dalam notis yang dikeluarkan oleh Bank.</i> If the entire balance of the Bank’s Deferred Sale Price shall become due and payable and the Customer has failed to make full payment when demanded, the Customer shall pay compensation on the amount of actual losses and/or expenses incurred by the Bank as a direct result of default of the Customer. / <i>Sekiranya baki keseluruhan Harga Jualan Tertangguh Bank menjadi terhutang dan perlu dibayar dan Pelanggan gagal untuk membuat pembayaran penuh apabila diminta, Pelanggan hendaklah membayar pampasan atas jumlah kerugian sebenar dan/atau perbelanjaan yang ditanggung oleh Bank akibat daripada kegagalan Pelanggan.</i> Any amount which is not paid on the due date, or any money covenanted to be paid is not paid, shall be deemed to be a late payment. The Customer shall pay (in addition to the amount then due and payable) compensation on the amount of actual losses and/or expenses incurred by the Bank as a direct result of late payment. / <i>Sebarang pembayaran ansuran yang tidak dibayar pada tarikh tamat atau apa-apa wang yang akan dibayar tetapi tidak dibayar, hendaklah dianggap sebagai pembayaran lewat. Pelanggan haruslah membayar (sebagai tambahan kepada ansuran tersebut) pampasan atas</i> 														

	<i>jumlah kerugian sebenar dan/atau perbelanjaan yang ditanggung oleh Bank sebagai akibat langsung daripada pembayaran lewat.</i>
7.	What if I fully settle the financing before its maturity? / Bagaimana sekiranya saya membuat penyelesaian awal sebelum tempoh matang?
	<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's Deferred Sale Price or any part or parts thereof then owing to the Bank as the Bank may in its discretion accept. / <i>Pelanggan boleh pada bila-bila masa selepas Transaksi Jualan membuat penyelesaian awal atau membayar keseluruhan jumlah Harga Jualan Tertanggung Bank atau mana-mana bahagian atau bahagian-bahagian yang terhutang kepada Bank dan Bank boleh menerima mengikut budi bicara Bank.</i> 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 prior to expiry of the Ceiling Profit Term, on settlement of the Bank's Deferred Sale Price pursuant to a demand made by the Bank prior to expiry of the Ceiling Profit Term, and in cases of default, termination or cancellation of the Facility, in accordance with BNM guidelines. / <i>Bank akan menentukan, dari semasa ke semasa, Ibra' (rebat) yang akan diberikan pada tarikh penyelesaian Harga Jualan Tertanggung Bank sebelum Tempoh Keuntungan Maksimum tamat, untuk penyelesaian Harga Jualan Tertanggung menurut permintaan yang dibuat oleh Bank sebelum Tempoh Keuntungan Maksimum tamat; dan dalam kes keingkaran, penamatan atau pembatalan Kemudahan, menurut garis panduan BNM.</i>
8.	Do I need a guarantor or collateral? / Adakah saya memerlukan penjamin atau cagaran?
	<ul style="list-style-type: none"> In normal circumstances, the facility may not necessarily require guarantor(s) or collateral(s). / <i>Kebiasaannya, penjamin atau cagaran mungkin tidak diperlukan.</i> However, it is subject to the Bank's discretion to require a guarantor(s) or collateral(s), based on customer's credit risk profile. / <i>Walau bagaimanapun, ia tertakluk kepada budi bicara Bank untuk memerlukan penjamin atau jaminan berdasarkan profil risiko kredit pelanggan.</i>
9.	Where can I get further information?
	<p>Should you require any additional information about this product, you may contact our Customer Care Hotline on 03- 2332 6000 or visit our website at www.alrajhibank.com.my. / <i>Jika anda memerlukan maklumat tambahan mengenai produk ini, anda boleh menghubungi Hotline Khidmat Pelanggan kami di 03-2332 6000 atau lawati laman web kami di www.alrajhibank.com.my.</i></p> <p>For further enquiries on Financial Products, visit www.bankinginfo.com.my or you may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465. / <i>Untuk pertanyaan lanjut mengenai Produk Kewangan, lawati www.bankinginfo.com.my atau anda boleh mengunjungi BNMLINK terdekat atau menghubungi BNMTELELINK di 1300 88 5465.</i></p> <p>For further information on deposit insurance protection by Perbadanan Insurans Deposit Malaysia, you may call their toll-free line at 1 800 88 1266, available Mondays to Fridays from 8.30am to 5.30pm, email to info@pidm.gov.my or visit PIDM website at www.pidm.gov.my. / <i>Untuk maklumat lanjut mengenai perlindungan insurans deposit oleh Perbadanan Insurans Deposit Malaysia (PIDM), anda boleh menghubungi talian bebas tol mereka di 1 800 88 1266, yang beroperasi pada hari Isnin hingga Jumaat dari 8.30 pagi hingga 5.30 petang, atau emel ke info@pidm.gov.my atau lawati laman web PIDM di www.pidm.gov.my.</i></p>
10.	Who should I contact for further information or to lodge a complaint?
	<ul style="list-style-type: none"> For internal dispute resolution, you may contact the Bank's Customer Care at +603 2332 6000 mail to: customersupport@alrajhibank.com.my / <i>Untuk penyelesaian perselisihan dalaman, anda boleh menghubungi Khidmat Pelanggan Bank di +603 2332 6000 atau emel kepada: customersupport@alrajhibank.com.my</i> If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the BNM TELELINK: / <i>Jika anda tidak berpuas hati dengan hasil proses penyelesaian perselisihan dalaman, sila rujuk pertikaian anda kepada BNM TELELINK:</i> <ul style="list-style-type: none"> via phone to : 1-300-88-5465 (1-300-88-LINK) via fax to : +603 2174 1515 via email to : bnmtelelink@bnm.gov.my

	via letter to : Laman Informasi Nasihat dan Khidmat (LINK) Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur
11.	Other financing packages available:
	Structure Commodity Financing-i