



AUTO FINANCING-*i*
PEMBIAYAAN KENDERAAN-*i*

<p>PRODUCT DISCLOSURE SHEET (“PDS”) LEMBARAN PENDEDAHAN PRODUK (“LPP”)</p> <p>(Please read this Auto Product Disclosure Sheet before you decide to take our AUTO Financing-<i>i</i>. Be sure to also read the terms in the Letter Offer (if applicable). 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.</p> <p><i>(Sila baca Lembaran Pendedahan Produk Auto (LPP) ini sebelum anda membuat keputusan untuk memohon Pembiayaan Kenderaani-<i>i</i>. Sila pastikan anda telah membaca terma dan syarat-syarat di dalam Surat Tawaran (jika ada). 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 BANKING & INVESTMENT CORPORATION (MALAYSIA) BERHAD</p> <p>AUTO FINANCING - <i>i</i> / PEMBIAYAAN KENDERAAN -<i>i</i></p> <p>This PDS is dated/ <i>LPP ini bertarikh</i></p> <p>..... Date issued to Customer/ <i>Tarikh di keluarkan kepada Pelanggan</i></p>
<p>1.</p>	<p>What is this product about? <i>Apakah produk ini?</i></p> <p>This is a financing facility to facilitate the purchase of a Motor Vehicle via the Islamic contract based on a fixed flat profit rate. <i>Produk ini adalah satu kemudahan untuk pembelian Kenderaan menggunakan kontrak Islam berdasarkan kadar keuntungan tetap.</i></p>
<p>2.</p>	<p>What is the Shariah concept applicable? <i>Apakah konsep Shariah yang digunakan?</i></p> <ul style="list-style-type: none"> The method of financing is based on the Islamic contract of Bai Bithaman Ajil or Sale by Deferred Payment (Please refer to Appendix 1) Under this facility: <i>Pembiayaan ini adalah berdasarkan kontrak Bai Bithaman Ajil atau Jualan dengan bayaran Tangguh. (Sila lihat Lampiran 1) Di bawah kemudahan ini:</i> <ul style="list-style-type: none"> The Bank will first buy the vehicle required from the Dealer for the full price of the vehicle. <i>i. Bank akan membeli terlebih dahulu kenderaan yang di kehendaki daripada Penjual pada harga penuh kenderaan.</i> Upon completion of the Bank’s purchase the Bank will sell the vehicle to you on deferred payment basis (BBA) at a Sales Price which is inclusive of the Bank’s profit payable over an agreed financing period. <i>ii. Setelah membeli, pihak Bank akan menjual kenderaan berkenaan kepada tuan pada suatu Harga Jualan termasuk keuntungan yang perlu di bayar dalam tempoh seperti yang di persetujui.</i> Upon completion of the Sales Contract between the Bank and you, ownership of the vehicle is transferred from the Bank to you. <i>Setelah sempurna akad Jual Beli antara Bank dan tuan, kenderaan akan di pindah milik kepada tuan.</i>
<p>3.</p>	<p>What do I get from this product? <i>Apa yang saya dapat daripada produk ini?</i></p> <ul style="list-style-type: none"> Min Financing Amount : RM10,000.00 <i>Pembiayaan minima : RM10,000.00</i> Max Financing Amount : Up to 90% of Price of Vehicle. <i>Pembiayaan Maksima : Sehingga 90% Harga Kenderaan</i> The final financing amount approved will depend on Bank’s credit evaluation. <i>Jumlah pembiayaan sebenar akan bergantung kepada penilaian kredit Bank.</i> Effective Profit Rate / <i>Kadar Keuntungan Efektif</i> <ul style="list-style-type: none"> Cars : From 4.40%pa (min. Effective Profit Rate) <i>Kereta : Dari 4.40% setahun (Kadar Keuntungan Efektif minima)</i> Motorcycles : From 6.00% pa (min. Effective Profit Rate) <i>Motosikal : Dari 6.00% setahun (Kadar Keuntungan Efektif minima)</i> Tenure : 2 - 9 years <i>Tempoh : 2 – 9 tahun</i>



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	<ul style="list-style-type: none"> • Instalment : Equals to the Sale Price divided by the financing tenure in months <i>Ansuran : Bersamaan harga Jualan di bahagi bilangan bulan (tempoh)</i> • Instalment due date : every first of month from the month succeeding the disbursement <i>Jadual Ansuran : setiap 1hb bermula pada bulan berikutan pengeluaran.</i> <p>Your facility: <i>Kemudahan Pembiayaan Tuan</i></p> <ul style="list-style-type: none"> • Financing Amount : RM <i>Amaun Pembiayaan : RM</i> • Profit Rate : % p.a (Fixed Flat Rate). <i>Kadar Keuntungan : % setahun (Kadar Tetap)</i> • *Effective Profit Rate : % p.a. <i>Kadar Keuntungan Efektif : % setahun</i> • Tenure : years <i>Tempoh : tahun</i> • **Sale Price : RM • <i>Harga Jualan : RM</i> • Instalment : RM <i>Ansuran : RM</i> <p>Notes: *Effective Profit Rate by definition is the profit actually paid on a financing as a result of compounding effect over a given period of time. It is not a factor used to determine the Sales Price Kadar Keuntungan Efektif bermaksud keuntungan yang dibayar keatas pembiayaan berdasarkan kesan pengkompaunan dalam tempoh tertentu. Ia bukanlah faktor yg diguna pakai untuk menentukan Harga Jualan.</p> <p>EXAMPLE / CONTOH:</p> <ul style="list-style-type: none"> • Financing Amount : RM10,000.00 <i>Amaun Pembiayaan : RM10,000.00</i> • Profit Rate : 5% p.a. <i>Kadar Keuntungan : 5% setahun</i> • Effective Profit Rate : 9% p.a. <i>Kadar Efektif : 9% setahun</i> • Tenure : 5 years <i>Tempoh : 5 tahun</i> • Sale Price : RM12,500 <i>Harga Jualan : RM12,500</i> • Instalment : RM208.33 (equals to RM12,500/60 months) <i>Ansuran : RM208.33 (bersamaan RM12,500/60 bulan)</i> • Disbursement date : 13th December 2014 <i>Tarikh Pengeluaran : 13hb Disember 2014</i> • Instalment due date : 1st January 2015 and onwards, every 1st of the month <i>Jadual Ansuran : 1hb January 2015 dan seterusnya pada 1hb setiap bulan</i>
4.	<p>What are my obligations? <i>Apakah tanggungjawab saya?</i></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 until the full settlement of the financing. <i>Anda dikehendaki untuk membuat pembayaran ansuran bulanan pada atau sebelum tarikh ansuran matang.</i> • The total amount you must pay is the Bank Sale Price.



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	<p><i>Jumlah bayaran yang perlu tuan bayar adalah Harga Jualan Bank</i></p> <ul style="list-style-type: none"> You may opt to early settle the financing at any time. <i>Tuan boleh memilih untuk menyelesaikan pembiayaan lebih awal pada bila-bila masa.</i> 																																																				
5.	What are the fees and charges I have to pay? Apakah fi dan caj yang perlu saya bayar?																																																				
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6.	What if I fail to fulfill my obligations? Bagaimana sekiranya jika saya mungkin gagal memenuhi tanggung jawab saya?																																																				
	<ul style="list-style-type: none"> Right to set-off: We may have the right to set-off any credit balance in your Current/Saving CASA account maintained with us against any outstanding balance. <i>Bank berhak untuk mendebitkan akaun simpanan anda bagi tujuan menjelaskan tunggakan pembayaran.</i> Right to take possession of the vehicle by virtue of Deed of Assignment of the vehicle to the bank. <i>Bank berhak untuk mengambil milik kenderaan berdasarkan Dokumen Serahan Hakmilik kenderaan kepada bank</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. Pihak Bank boleh meneruskan proses kebangkrapan atau tindakan undang-undang yang bersesuaian bagi tujuan menuntut jumlah baki hutang. 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 tahap penilaian pengurusan kredit anda yang akan menyebabkan anda sukar untuk memohon pembiayaan lain.</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"> Rebate will be granted by the Bank in accordance with BNM Guidelines and our internal ibra' / rebate policy. Please refer to Appendix I (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 bagi contoh pengiraan Ibra'</i> The Bank will determine the amount of ibra' to be granted on the date of early settlement of the outstanding Bank Sale Price or any part thereof and that will include in cases of default, termination or cancellation of the Facility. 																																																				



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	<p><i>Bank akan menentukan jumlah Ibra' yang akan diberikan pada tarikh penyelesaian awal semua baki Harga Jualan atau baki terhutang bagi kes-kes akaun tertunggak atau pembatalan kemudahan/kontrak.</i></p>
8	<p>Do I need any insurance/takaful coverage? Adakah saya memerlukan sebarang insurans / perlindungan takaful?</p> <ul style="list-style-type: none"> You are required to ensure that the vehicle is adequately covered by a comprehensive Motor Takaful policy. <i>Tuan dikehendaki untuk memastikan kenderaan tersebut dilindungi secukupnya oleh polisi Takaful Motor (kenderaan) komprehensif.</i> For Motorcycle financing, you are strongly encouraged to take up takaful coverage i.e. Reducing Term Takaful (RTT). <i>Bagi pembiayaan Motosikal, Anda digalakkan untuk mengambil perlindungan takaful iaitu Takaful Bertempoh Gadai Janji Berkurangan (TG).</i> The RTT's is a family policy as arranged by the Bank, the contribution amount is payable to Bank. <i>RTT adalah Takaful Hayat selenggaraan Bank dan sumbangan Takaful Tuan perlu di bayar kepada Bank.</i> The Bank's panel Takaful provider is Sun Life Malaysia Takaful Berhad (SLMT). However, you may use the service of non-panel takaful operators <i>Syarikat Takaful yang tersenarai sebagai panel Bank ialah Sun Life Malaysia Takaful Berhad (SLMT). Walau bagaimanapun pun, anda boleh menggunakan servis dari syarakat takaful selain dari panel Bank</i>
9.	<p>Do I need a guarantor Perluakah saya seorang Penjamin</p> <ul style="list-style-type: none"> In normal circumstances, the facility does not required guarantor <i>Pada kebiasaannya, kemudahan ini tidak memerlukan penjamin</i> However, it is subject to the Bank's discretion, based on each individual customer's credit risk profile. <i>Walaupun bagaimanapun, ia tertakluk kepada profil risiko (keupayaan) kredit individu.</i>
10.	<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. <i>Adalah penting untuk Tuan memaklumkan kepada kami sebarang perubahan/pertukaran maklumat perhubungan untuk memastikan perhubungan seperti surat menyurat dapat di lakukan oleh kami dengan tepat dan cepat.</i>
11.	<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: <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> <p>Al Rajhi Bank customer care consultant: at 1300-82-6000 or email to customersupport@alrajhibank.com.my <i>Perunding Khidmat Pelanggan Al Rajhi Bank di : 1300-82-6000</i> <i>atau e-mel ke customersupport@alrajhibank.com.my</i></p> <ul style="list-style-type: none"> 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: <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</i>



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	<p><i>pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturkan 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: <i>Jika anda ingin membuat aduan mengenai produk atau perkhidmatan yang ditawarkan oleh kami, sila hubungi kami di :-</i> <p>Al Rajhi Bank customer care consultant at 1300-82-6000 or email to customersupport@alrajhibank.com.my <i>Perunding Khidmat Pelanggan Al Rajhi Bank di : 1300-82-6000</i> <i>atau e-mel ke customersupport@alrajhibank.com.my</i></p> <p>AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BERHAD Ground Floor, Mezzanine & Basement 1, East Block, Wisma Selangor Dredging, No 142-C, Jalan Ampang, 50450 Kuala Lumpur.</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 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: bnmtelexlink@bnm.gov.my</p>
12.	<p>Where can I get further information? <i>Di mana saya boleh mendapatkan maklumat lanjut?</i></p>
	<p>Should you require additional information on Auto financing – i, please refer to the banking info Booklet on “AutoFinancing-i”, available at all our branches and the www.alrajhibank.com.my website. <i>Sekiranya anda memerlukan maklumat tambahan mengenai pembiayaan kenderaan – i, sila rujuk kepada buku banking info pada bahagian "Pembiayaan Kenderaan-i", yang boleh didapati di semua cawangan kami dan laman web www.alrajhibank.com.my</i></p>
<p>IMPORTANT NOTE: THE BANK MAY PROCEED WITH LEGAL ACTION AGAINST YOU IF YOUR PAYMENTS ARE IN ARREARS AND/OR TAKE POSSESSION OF YOUR VEHICLE AND DISPOSE - OFF TO RECOVER THE AMOUNT OUTSTANDING UNDER THE SALES AGREEMENT. <i>NOTA PENTING: DI BAWAH TERMA PEMBIAYAAN, BANK BOLEH MENGAMBIL TINDAKAN UNDANG- UNDANG KETAS TUAN SEKIRANYA BAYARAN TUAN BERTUNGGAKAN DAN MENGAMBIL MILIK KENDERAAN TUAN DAN MELELONG KENDERAAN BAGI TUJUAN PENYELESAIAN HUTANG TUAN.</i></p>	

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APPENDIX I
METHOD OF FINANCING

1. **Sale of Vehicle**

- (i) The Bank will purchase the vehicle by purchasing it from the dealer/seller.
- (ii) The Bank will then sell the vehicle to the Customer at Bank Sale Price which comprises the purchase price and profit margin ("Sale Transaction").
- (iii) Customer will pay the Bank's Sale Price on deferred payment by installments. Ownership of the vehicle will pass to the Customer at the conclusion of the Sale Transaction.
- (iv) As security for the payment of the Bank Sale Price, the Customer agrees to assign the rights of the vehicle to the Bank via a Deed of Assignment and Power of Attorney. The Bank will be entitled to take possession of the vehicle and dispose the same should the Customer defaults on the payment of the Bank Sale Price.

2. **Terms of Sale**

- (a) The Sale will be governed by the terms and conditions of the Motor Vehicle Sale Agreement, Letter of Offer and other related Sale Transaction documents.
- (b) The Customer will obtain the title to the vehicle as the Bank receives from the dealer/seller 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 vehicle from the Bank, it shall have accepted the vehicle on an "as is, where is" 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 vehicle shall be borne by the Customer immediately at the time when the Sale Transaction is concluded.

4. **Warranties**

- (a) The vehicle is sold on an "as is, where is" basis but free from encumbrances.
- (b) The Customer acknowledges that:
 - (i) it shall be considered to have accepted the vehicle 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.

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**IBRA' ("REBATE") FOR SALE BASED CONTRACTS
(AUTO FINANCE)**

Al Rajhi Bank ("the Bank") 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.

Rebate (Ibra') shall also be granted in the following situations:

- For variable rate financing, rebate (ibra') shall be granted on the difference between the amount of profit calculated based on the Ceiling/Contracted Profit Rate (CPR) and the amount of profit calculated based on the Effective Profit Rate (EPR). Rebate (ibra') shall be granted if the profit amount based on EPR is lower than the profit amount based on CPR.
- Early completion of construction during the Grace Period

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

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

<p>Settlement Amount = Outstanding Selling Price <i>Less Ibra' (Rebate)</i> <i>Plus Instalment Due but not Paid</i> <i>Plus Recovery of Actual Collection Cost</i> <i>Plus Other Charges (if any)</i></p> <p>Whereby:</p>

Rebate (ibra') shall be calculated as follows:

ibra' = remaining deferred profit ((undisbursed principal (if applicable)) – early settlement charges* – current month profit

- * cost that have not been recovered because a financing contract has a structure with discount elements at the initial period of financing; and/or
- Initial costs that have not been recovered (e.g. zero moving cost products)



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ibra' and Early Settlement Illustration Table For Automobile Financing-i (Fixed Rate Financing)

The customer has taken Automobile Financing-i with ARBM of RM 48,000 for 5 years (60 months) at 3.65% fixed rate and the Bank Sale Price was RM 56,760.00. The customer has served for 47th installment and want to early settle on the 48th instalment. The ARBM determine the amount of early settlement charges as below subject to the mentioned conditions:

Automobile Financing-i Information	
Selling price :	RM 56,760.00
Total Profit :	RM 8,760.00
Contracted Profit Rate (CPR) :	3.65%
Effective Profit Rate (EPR)	6.80%
Financing Period (Month):	60
Financing Period (Year):	5
Principal (COP) :	RM 48,000.00
Monthly Instalment :	RM 946.00
Instalment mode :	Monthly

Payment Schedule							
No.	Payment Date	Instalment	Profit Payment	Principal Payment	Outstanding Selling Price	Outstanding Principal	Deferred Profit
0					RM 56,760.00	RM 48,000.00	RM 8,760.00
1	1/9/2011	RM 946.00	RM 272.12	RM 673.88	RM 55,814.00	RM 47,326.12	RM 8,487.88
2	1/10/2011	RM 946.00	RM 268.30	RM 677.70	RM 54,868.00	RM 46,648.41	RM 8,219.59
3	1/11/2011	RM 946.00	RM 264.45	RM 681.55	RM 53,922.00	RM 45,966.86	RM 7,955.14
4	1/12/2011	RM 946.00	RM 260.59	RM 685.41	RM 52,976.00	RM 45,281.45	RM 7,694.55
5	1/1/2012	RM 946.00	RM 256.70	RM 689.30	RM 52,030.00	RM 44,592.16	RM 7,437.84
6	1/2/2012	RM 946.00	RM 252.80	RM 693.20	RM 51,084.00	RM 43,898.95	RM 7,185.05
7	1/3/2012	RM 946.00	RM 248.87	RM 697.13	RM 50,138.00	RM 43,201.82	RM 6,936.18
8	1/4/2012	RM 946.00	RM 244.91	RM 701.09	RM 49,192.00	RM 42,500.73	RM 6,691.27
9	1/5/2012	RM 946.00	RM 240.94	RM 705.06	RM 48,246.00	RM 41,795.67	RM 6,450.33
10	1/6/2012	RM 946.00	RM 236.94	RM 709.06	RM 47,300.00	RM 41,086.62	RM 6,213.38
11	1/7/2012	RM 946.00	RM 232.92	RM 713.08	RM 46,354.00	RM 40,373.54	RM 5,980.46
12	1/8/2012	RM 946.00	RM 228.88	RM 717.12	RM 45,408.00	RM 39,656.42	RM 5,751.58
13	1/9/2012	RM 946.00	RM 224.82	RM 721.18	RM 44,462.00	RM 38,935.24	RM 5,526.76
14	1/10/2012	RM 946.00	RM 220.73	RM 725.27	RM 43,516.00	RM 38,209.96	RM 5,306.04
15	1/11/2012	RM 946.00	RM 216.62	RM 729.38	RM 42,570.00	RM 37,480.58	RM 5,089.42
16	1/12/2012	RM 946.00	RM 212.48	RM 733.52	RM 41,624.00	RM 36,747.06	RM 4,876.94
17	1/1/2013	RM 946.00	RM 208.32	RM 737.68	RM 40,678.00	RM 36,009.38	RM 4,668.62
18	1/2/2013	RM 946.00	RM 204.14	RM 741.86	RM 39,732.00	RM 35,267.52	RM 4,464.48
19	1/3/2013	RM 946.00	RM 199.93	RM 746.07	RM 38,786.00	RM 34,521.45	RM 4,264.55
20	1/4/2013	RM 946.00	RM 195.70	RM 750.30	RM 37,840.00	RM 33,771.16	RM 4,068.84
21	1/5/2013	RM 946.00	RM 191.45	RM 754.55	RM 36,894.00	RM 33,016.61	RM 3,877.39
22	1/6/2013	RM 946.00	RM 187.17	RM 758.83	RM 35,948.00	RM 32,257.78	RM 3,690.22
23	1/7/2013	RM 946.00	RM 182.87	RM 763.13	RM 35,002.00	RM 31,494.66	RM 3,507.34
24	1/8/2013	RM 946.00	RM 178.55	RM 767.45	RM 34,056.00	RM 30,727.20	RM 3,328.80
25	1/9/2013	RM 946.00	RM 174.19	RM 771.81	RM 33,110.00	RM 29,955.40	RM 3,154.60
26	1/10/2013	RM 946.00	RM 169.82	RM 776.18	RM 32,164.00	RM 29,179.21	RM 2,984.79
27	1/11/2013	RM 946.00	RM 165.42	RM 780.58	RM 31,218.00	RM 28,398.63	RM 2,819.37
28	1/12/2013	RM 946.00	RM 160.99	RM 785.01	RM 30,272.00	RM 27,613.63	RM 2,658.37
29	1/1/2014	RM 946.00	RM 156.54	RM 789.46	RM 29,326.00	RM 26,824.17	RM 2,501.83
30	1/2/2014	RM 946.00	RM 152.07	RM 793.93	RM 28,380.00	RM 26,030.24	RM 2,349.76
31	1/3/2014	RM 946.00	RM 147.57	RM 798.43	RM 27,434.00	RM 25,231.81	RM 2,202.19
32	1/4/2014	RM 946.00	RM 143.04	RM 802.96	RM 26,488.00	RM 24,428.85	RM 2,059.15
33	1/5/2014	RM 946.00	RM 138.49	RM 807.51	RM 25,542.00	RM 23,621.34	RM 1,920.66
34	1/6/2014	RM 946.00	RM 133.91	RM 812.09	RM 24,596.00	RM 22,809.25	RM 1,786.75
35	1/7/2014	RM 946.00	RM 129.31	RM 816.69	RM 23,650.00	RM 21,992.56	RM 1,657.44
36	1/8/2014	RM 946.00	RM 124.68	RM 821.32	RM 22,704.00	RM 21,171.23	RM 1,532.77
37	1/9/2014	RM 946.00	RM 120.02	RM 825.98	RM 21,758.00	RM 20,345.25	RM 1,412.75
38	1/10/2014	RM 946.00	RM 115.34	RM 830.66	RM 20,812.00	RM 19,514.59	RM 1,297.41
39	1/11/2014	RM 946.00	RM 110.63	RM 835.37	RM 19,866.00	RM 18,679.22	RM 1,186.78
40	1/12/2014	RM 946.00	RM 105.89	RM 840.11	RM 18,920.00	RM 17,839.12	RM 1,080.88
41	1/1/2015	RM 946.00	RM 101.13	RM 844.87	RM 17,974.00	RM 16,994.25	RM 979.75
42	1/2/2015	RM 946.00	RM 96.34	RM 849.66	RM 17,028.00	RM 16,144.59	RM 883.41
43	1/3/2015	RM 946.00	RM 91.52	RM 854.48	RM 16,082.00	RM 15,290.11	RM 791.89
44	1/4/2015	RM 946.00	RM 86.68	RM 859.32	RM 15,136.00	RM 14,430.80	RM 705.20
45	1/5/2015	RM 946.00	RM 81.81	RM 864.19	RM 14,190.00	RM 13,566.60	RM 623.40
46	1/6/2015	RM 946.00	RM 76.91	RM 869.09	RM 13,244.00	RM 12,697.51	RM 546.49
47	1/7/2015	RM 946.00	RM 71.98	RM 874.02	RM 12,298.00	RM 11,823.50	RM 474.50
48	1/8/2015	RM 946.00	RM 67.03	RM 878.97	RM 11,352.00	RM 10,944.53	RM 407.47
49	1/9/2015	RM 946.00	RM 62.05	RM 883.95	RM 10,406.00	RM 10,060.57	RM 345.43
50	1/10/2015	RM 946.00	RM 57.03	RM 888.97	RM 9,460.00	RM 9,171.61	RM 288.39
51	1/11/2015	RM 946.00	RM 51.99	RM 894.01	RM 8,514.00	RM 8,277.60	RM 236.40
52	1/12/2015	RM 946.00	RM 46.93	RM 899.07	RM 7,568.00	RM 7,378.53	RM 189.47
53	1/1/2016	RM 946.00	RM 41.83	RM 904.17	RM 6,622.00	RM 6,474.36	RM 147.64
54	1/2/2016	RM 946.00	RM 36.70	RM 909.30	RM 5,676.00	RM 5,565.06	RM 110.94
55	1/3/2016	RM 946.00	RM 31.55	RM 914.45	RM 4,730.00	RM 4,650.61	RM 79.39
56	1/4/2016	RM 946.00	RM 26.36	RM 919.64	RM 3,784.00	RM 3,730.97	RM 53.03
57	1/5/2016	RM 946.00	RM 21.15	RM 924.85	RM 2,838.00	RM 2,806.12	RM 31.88
58	1/6/2016	RM 946.00	RM 15.91	RM 930.09	RM 1,892.00	RM 1,876.03	RM 15.97
59	1/7/2016	RM 946.00	RM 10.64	RM 935.36	RM 946.00	RM 946.00	RM 5.33
60	1/8/2016	RM 946.00	RM 5.33	RM 940.67	RM -	RM (0.00)	RM 0.00

AUTO FINANCING-*i*
PEMBIAYAAN KENDERAAN-*i*

Scenario	1	2	3
Other Dues to Bank/Actual Costs Incurred	The customer has no other dues to the bank.	Overdue instalments at RM1,892.00	Legal Recovery Costs at RM12,500.00
Recovery of Actual Collection Cost (assumption)	0.00	2.50	2.50
Early Settlement Charges	0.00	0.00	0.00
Rebate	= Deferred Profit + Early Settlement Charges <u>= RM407.47</u>	= Deferred Profit + Early Settlement Charges <u>= RM407.47</u>	= Deferred Profit + Early Settlement Charges <u>= RM407.47</u>
Settlement Amount	= Outstanding Selling Price - Rebate + Instalment Due but not Paid + Recovery of Actual Collection Cost + Other Charges = RM11,352.00 – RM407.47 + RM946.00 - <u>= RM11,890.53</u>	= Outstanding Selling Price - Rebate + Instalment Due but not Paid + Recovery of Actual Collection Cost + Other Charges = RM11,352.00 - RM407.47 + RM1,892.00 + 2.50 <u>= RM12,839.03</u>	= Outstanding Selling Price - Rebate + Instalment Due but not Paid + Recovery of Actual Collection Cost + Other Charges = RM11,352.00 – RM407.47 + 946.00 + RM12,500.00 <u>=RM24,390.53</u>
Rebate Conditions	Subject to customer conduct of account.		

Notes:

The above schedule indicates the ideal payment of instalments by customer. The values illustrated above may change according to a number of variables such as promptness of payments by customer, different amount of disbursement and prepayments