

<b>PRODUCT DISCLOSURE SHEET</b> <i>(Read this Product Disclosure Sheet before you decide to purchase. Please also read the general terms &amp; conditions applicable to this facility.)</i>	<b>PRODUCT NAME:</b> <b>As Salihin Islamic Will Writing</b>
<b>1. What is this product about?</b>	
<p>Al Rajhi Banking &amp; Investment Corporation (Malaysia) Bhd ("ARBM") is the distributor of As Salihin Islamic Will Writing. Wasiat (Islamic Will) is an iqrar or declaration of a person made during his lifetime with respect to his property or benefit thereof, to be carried out for the purpose of charity or for any other purpose permissible by Islamic law after his death.</p>	
<b>2. Who is eligible?</b>	
<ul style="list-style-type: none"> <li>• Adult (age 18 and above)</li> <li>• Sane</li> <li>• Freewill (not under coercion or undue influence)</li> <li>• Not under any legal prohibition to administer his property</li> </ul>	
<b>3. What are the Shariah concepts applicable?</b>	
<ul style="list-style-type: none"> <li>a) Fara'id – this is referring to equal distribution of estates and properties according to the concept of Fara'id based on customer's requests. It is the Islamic law of inheritance.</li> <li>b) All documents adopted are based on Syara' and endorsed by our Shariah Advisors.</li> </ul>	
<b>4. What are the product benefits?</b>	
<ul style="list-style-type: none"> <li>a) To expedite the legislation process (Probate &amp; Sijil Fara'id)</li> <li>b) Paying testator's debts and financing</li> <li>c) Right to bequeath away 1/3 of the deceased estate to non-heirs</li> <li>d) Save time and cost</li> <li>e) To avoid family crisis</li> <li>f) To fulfil the testator's wish</li> </ul>	
<b>5. What are the other terms and conditions of this product that I should know?</b>	
<ul style="list-style-type: none"> <li>a) You can change your will content at any time that you want.</li> <li>b) Testator is also allowed to cancel the will at any time during his lifetime.</li> <li>c) All properties/things that are considered illegal according to Islam such as alcohol, pig cannot be bequeathed.</li> <li>d) Grant to religious places religion other than Islamic purposes or requirements is strictly not allowed.</li> <li>e) Handing down of weapons and prayer statues to non-Muslims is also not allowed.</li> </ul>	

<b>6. What are the fees and charges I have to pay?</b>
<ul style="list-style-type: none"> <li>a) The standard service fee for As Salihin is RM1,280.00.</li> <li>b) The service fee of execution of Will depend on the rate chargeable for the administration of the estate in question. The service fee for estates with Will is based on current rates.</li> </ul>
<b>7. What are the risks involved?</b>
<ul style="list-style-type: none"> <li>a) The risk involved is that there is a possibility that the heirs are not aware of the creation of the wasiat by the testator. Nevertheless, 2 custody cards showing the existence of the wasiat will be provided and it is the obligation of the testator to provide the cards to his/her heirs.</li> <li>b) The heirs may also contest the contents of the wasiat and change the apportionment of the estates with approval from all the heirs. This may delay the process if there are any heirs who object the changes.</li> </ul>
<b>8. What do I need to do if there are changes to my contact details?</b>
<p>It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.</p>
<b>9. Where can I get further information?</b>
<p>If you require additional information, please visit any of our branches nationwide or contact our Customer Care Consultant at 603-2332 6000</p> <p>You may also send your queries via email as follow: Email: <a href="mailto:Customersupport@alrajhibank.com.my">Customersupport@alrajhibank.com.my</a></p>