

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take up Term Financing-i. Be sure to also read carefully the Terms &amp; Conditions. Seek clarification from CIMB Islamic Bank Berhad if you do not understand any part of this document or the general term.)</p>	<p><b>CIMB Islamic Bank Berhad</b></p> <p><b>Term Financing-i Secured by Amanah Saham Bumiputera (ASB) Certificate (“Facility”)</b></p>
<p><b>1. What is this product about?</b></p> <p>This is a Shariah-Compliant term financing facility secured by Amanah Saham Bumiputera (ASB) or Amanah Saham Bumiputera 2 (ASB2) Units from Amanah Saham Nasional Berhad (ASNB) where the calculation for the payment of the monthly installments is on a variable rate basis subject to it not exceeding the Ceiling Profit Rate.</p> <p>The term or reference “ASB Units” shall mean the ASB Units or ASB2 Units, as the case may be, which are charged and/or assigned and/or pledged to and/or deposited with the Bank. The ASB Units shall be in such number of ASB Unit certificates as determined by ASNB taking into account the number of certificates requested by you.</p> <p>We also have Group Term Financing Takaful (GTFT) which is an optional takaful plan you may choose to take up to protect your Term Financing-i. The GTFT plan is managed and issued by Sun Life Malaysia Takaful Berhad.</p>	
<p><b>2. What is the Shariah concept applicable?</b></p> <p>The Facility is based on the Shariah concept of Commodity Murabahah. A specific Shariah compliant commodity other than ribawi item will be identified and used as the underlying asset for the sale and purchase transaction between the Customer(s) and the Bank for the purpose of availing the funds for the financing.</p>	
<p><b>3. What is the Base Rate (BR)?</b></p> <p>The BR is made up of two parts, our benchmark cost of funds (BCOF) and the Statutory Reserve Requirements (SRR) cost imposed by Bank Negara Malaysia. Our BCOF reflects the cost of funding for floating rate financing and mainly comprises of Customer Deposits and other floating rate funding raised by the Bank to fund these financing.</p>	
<p><b>4. What are possible scenarios to trigger a change in the BR?</b></p> <p>Our BR can rise or fall due to changes in the BCOF and changes in the SRR. Changes in the BCOF could occur due to changes in the Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well as other factors such as changes in the cost of funds used to fund floating rate financing.</p> <p>Example:</p> <p>If the cost of customer deposit rises, the BCOF will rise as customer deposits is part of the components used to fund floating rate financing. The higher BCOF will trigger a rate increase in the BR.</p>	

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<p><b>5. Historical BCOF since implementation of BR</b></p> <p>Please refer to <a href="http://www.cimbislamic.com.my">www.cimbislamic.com.my</a> for this information.</p>																	
<p><b>6. What do I get from this product?</b></p> <p>a) Total amount financed : RM200,000.00  b) Amount of ASB Units and number of Certificate(s) : 200000 units of Amanah Saham Bumiputera / Amanah Saham Bumiputera 2  c) Margin of Financing : 100%  d) Tenure (years) : 35 years  e) Effective Profit Rate : Base Rate (BR) + 1.55% p.a. = 5.55% p.a.  f) Ceiling Profit Rate : 10.75%  g) Bank's Sale Price : RM770,704.20</p> <p>Note:  Base Rate (BR) currently @ 4.00%</p>																	
<p><b>7. What are my obligations?</b></p> <p>The total payment based on Bank's Sale Price is RM770,704.20</p> <p>Important: Your Monthly Payments will vary if the BR changes</p> <table border="1" data-bbox="263 1354 1466 1648"> <thead> <tr> <th>Rate</th> <th>Today (BR = 4.00%)</th> <th>If BR goes up 1.00%</th> <th>If BR goes up 2.00%</th> </tr> </thead> <tbody> <tr> <td>Monthly Instalment</td> <td>RM1,080.59</td> <td>RM1,215.18</td> <td>RM1,355.63</td> </tr> <tr> <td>Total profit charge at the end of the tenure</td> <td>RM253,847.80</td> <td>RM310,375.60</td> <td>RM369,364.60</td> </tr> <tr> <td>Total Payments at the end of the tenure</td> <td>RM453,847.80</td> <td>RM510,375.60</td> <td>RM569,364.60</td> </tr> </tbody> </table> <p>Profit is calculated as per the below formula:  Amount Disbursed x Effective Profit Rate x n / 365</p> <p>* Total Payments is based on Ceiling Profit Rate. Ibra' (rebate) will be given on the difference between Ceiling Profit Rate and Effective Profit Rate on monthly basis.</p>		Rate	Today (BR = 4.00%)	If BR goes up 1.00%	If BR goes up 2.00%	Monthly Instalment	RM1,080.59	RM1,215.18	RM1,355.63	Total profit charge at the end of the tenure	RM253,847.80	RM310,375.60	RM369,364.60	Total Payments at the end of the tenure	RM453,847.80	RM510,375.60	RM569,364.60
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<p>The Bank shall grant rebate (Ibra') to the Customer(s) on, but not limited to, the following events:</p> <ul style="list-style-type: none"> <li>i) There is a difference in Profit Portion Calculation based on the Ceiling Profit Rate and Effective Profit rate;</li> <li>ii) The Customer(s) makes early settlement or termination upon an event of default</li> </ul> <p>For avoidance of doubt, it is hereby acknowledged and agreed that the rebates referred to herein shall not be construed in any manner whatsoever as cash rebate payable to the Customer(s), but shall be reflected as a reduction in the profit element of the monthly payments of the Facility.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>i) Payment may fluctuate based on the movement of BR.</li> <li>ii) The fluctuations of BR are as follows:- <ul style="list-style-type: none"> <li>a) If BR is at moving downtrend, the monthly payment will decrease.</li> <li>b) If BR is at moving uptrend, the monthly payment will increase.</li> </ul> </li> <li>iii) The customer will be advised of the new payment upon the changes in BR via notification letter.</li> <li>iv) Variation in monthly payment is capped at the Ceiling Profit Rate mentioned above.</li> </ul>	
<p><b>8. What are the fees and charges I have to pay?</b></p> <p>Documentation Fee (Non Refundable): RM50 (i.e RM50 payable for each of ASB Units Certificate) and RM10 will be charged upon disbursement of the financing. You shall be liable for any taxes payable in connection with or arising out of this Facility or any services in connection therewith.</p>	
<p><b>9. What if I fail to fulfil my obligations?</b></p> <p><u><i>Ta'widh (Compensation)</i></u></p> <ul style="list-style-type: none"> <li>(a) For default in payment during the Tenure, the ta'widh (compensation) rate that shall be applied is up to one per centum (1%) per annum or any other rates approved by BNM on the balance of Monthly Payments from the due date(s) for payment of such Monthly Payment(s) until the date when payment is received by the Bank;</li> <li>(b) For default in payment during the Tenure, where such default causes the entire Facility to be terminated or brought to court for judgment prior to Maturity, the ta'widh (compensation) rate that shall be applied is up to one per centum (1%) per annum or any other rates approved by BNM on the outstanding Bank's Sale Price less Ibra' ("<b>Outstanding Balance</b>"), from the date the entire Facility is terminated until the date the Outstanding Balance is received by the Bank or the judgment is obtained, whichever is earlier; and</li> <li>(c) For default in payment beyond the Tenure, the ta'widh (compensation) rate to be applied shall</li> </ul>	

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<p>not be more than the BNM's prevailing daily overnight Islamic Interbank Money Market Rate (IIMM) or any other rates approved by BNM on the Outstanding Balance from the date the Tenure expires until the date the Outstanding Balance is received by the Bank;</p> <p>subject always to Ibra' wherever applicable.</p> <p>The accumulated ta'widh (compensation) shall not exceed one hundred percent (100%) of the Outstanding Bank's Purchase Price.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>*Legal action will be taken if you fail to respond to reminder notices.</li> <li>○ Review: The Bank retains the absolute right to review and terminate the Facility granted to you in the event the Facility is being used for non-Shariah compliant activities or upon occurrence of any other event of defaults as agreed in the Terms and Conditions</li> <li>○ 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 financing account.</li> <li>○ Bankruptcy: You may be subject to bankruptcy proceedings if the outstanding amount reaches a certain limit. Repercussions of being adjudged a bankrupt will result in freezing and confiscation of your assets.</li> </ul> <p>*Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you</p>	
<p><b>10. What if I fully settle the financing before its maturity?</b></p> <p>You may fully settle the financing before its maturity without any early settlement fee. Should you have an existing GTFT, you will have the option to continue the coverage as a reducing term takaful plan.</p>	
<p><b>11. Do I need a guarantor or collateral?</b></p> <p>No guarantor is required. Your ASB Units Certificate(s) will be kept by the Bank throughout the financing tenure as collateral.</p>	
<p><b>12. What do I need to do if there are changes to my contact details?</b></p> <p>It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may inform us in writing or reach us via one of the following channels:</p> <ol style="list-style-type: none"> <li>1. Please visit your Home Branch.</li> </ol>	

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2. Please call our Call Centre at +603 6204 7788.	
<b>13. Where can I get assistance and redress?</b>  If you have difficulties in making payments, you should contact us earliest possible to discuss payment alternatives. You may contact us at:  CIMB Islamic Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan No. Tel: +603 6204 7788 E-mel: cru@cimb.com  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, financial education and debt restructuring for individuals. You can contact AKPK at:  Tingkat 8, Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur Tel No: +603 2616 7766 Email: enquiry@akpk.org.my  You may also register for BNM's free "Pengurusan Wang Ringgit Anda (POWER!)" Programme specially designed to equip you with essential financial knowledge and skills in money and personal debt management. You may get more information about the Programme from leaflets (available at our branches) or from AKPK's website.  If you wish to complain on the products or services provided by us, you may contact us at: CIMB Islamic Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan No. Tel: +603 6204 7788 E-mel: cru@cimb.com	

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<p>If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at: Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel No: 1300 88 5465 Fax No: +603 2174 1515 Email: bnmtelelink@bnm.gov.my</p>	
<b>14. Other financing packages available</b>  a) Term financing-i against other collaterals accepted by the Bank	
<p><b>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU <u>DO NOT</u> KEEP UP PAYMENTS ON YOUR TERM FINANCING-i FACILITY.</b></p> <p><i>Disclaimer: This Product Disclosure Sheet is for illustration purposes only. We will provide you with a customized Product Disclosure Sheet upon receiving additional information from you.</i></p>	

The information provided in this disclosure sheet is valid as at 10-10-2019.