

PRODUCT DISCLOSURE SHEET

Dear Customer,

Please read and understand this Product Disclosure Sheet ("PDS") before you decide to apply and take up this product. Please seek clarification from Alliance Islamic Bank Berhad ("Bank") if you have any queries.



Date: November 2025

1 What is FlexLink Home Financing-i?

- FlexLink Home Financing-i ("FLHF-i") is house financing facility that link to a FlexLink Current Account-i ("FLCA-i") that provide you the flexibility to deposit and redraw the excess funds from the current account at any point of time. This financing is offered to you on floating rate (i.e. Standardised Base Rate ("SBR") + Spread) and profit is calculated on daily rests basis. You will be assigning/charging your house/property as a security for this financing.
 - FLCA-i must be opened in conjunction with your FLHF-i, your financing payment is via the FLCA-i.
 - Credit balance in the FLCA-i (after deducting the instalment and due amount), will be used to offset the outstanding principal balance for profit calculation.
 - The eligibility of profit offset calculation is capped at 75% of the FLHF-i principal balance.For further information, please refer to the Bank's corporate website alliancebank.com.my/Islamic/Personal/Financing-i/Alliance FlexLink Home Financing-i
- The applicable Shariah contract is Murabahah via Tawarruq (also known as Commodity Murabahah). A Tawarruq consists of two sale and purchase contracts. The first involves the sale of Shariah compliant commodities by the Bank to the customer on deferred payment terms at the Bank's Selling Price equivalent to the financing amount and the ceiling profit. Subsequently, the customer will sell the same commodities to a third party on a cash and spot basis. To facilitate the above, the Bank shall enter into a "dual-agency" arrangement, whereby you (the principal) shall appoint the Bank as your agent via an agency (wakalah) contract to purchase commodities from the Bank on your behalf and subsequently sell the commodities to a third party.

2 Know Your Obligations

For example:

FlexLink Home Financing-i

Your Financing Amount	: RM 350,000
Your Monthly Instalment	: RM 1,767.00
Your Financing Tenure	: 420 months
Ceiling Profit Rate (CPR)	: 9.90% p.a.
Standardised Base Rate (SBR)	: 2.75% p.a.
Effective Profit Rate	: SBR + 2.25% p.a.
Total Payment amount paid over the period of 420 months*	: RM 742,140.00

The Selling Price (principal plus profit) will be **RM1,252,477.80** at the end of 420 months.

*(excluding profit served during profit servicing during construction period, if any)

The SBR is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBR can increase or decrease due to changes in the OPR.

It is your responsibility to:



Read and understand the key terms in the contract before you sign it.



Pay your monthly instalment timely and in full for 420 months. Speak to us if you wish to settle your financing earlier.



Ensure you can afford to a higher instalment if the Overnight Policy Rate (OPR) increases.



Contact us immediately, if you are unable to pay your monthly instalment.

You have to pay the following fees and charges (where applicable)

No	Type of Fees/Charges	Details of Fees and Charges
i.	Stamp Duty	As per the Stamp Duty Act 1949 (Revised 1989)
ii.	Legal and Disbursement Fees	As charged by the Solicitor
iii.	Valuation Fee	As charged by the Valuer
iv.	Late Payment Charges - During the tenure of the Facility. - In case of default causing the entire facility to be recalled to court for judgement prior to maturity. - After the maturity of the Facility/Judgement.	1% per annum on the amount in arrears. 1% per annum on the outstanding balance. - Prevailing daily overnight Islamic Interbank Money Market rate on such outstanding balance.
vi.	Ad hoc request for Financing Statement	RM2.00* per request (No charges if sent via email or collection at the Bank's branch)
vii.	Financing Redemption statement	RM25.00* per request
viii.	Photocopy of Security Documents	RM7.00* for a set of documents (Additional courier charges apply if to send via mail)
ix.	Letter of Confirmation for EPF Withdrawal	RM25.00* per hardcopy request, no charges for online self-service (Additional courier charges apply if to send via mail)

*Subject to 8% Sales and Service Tax (SST)

Updated on Nov 2025

3 Know Your Risk

What happen if you fail to pay your monthly instalments?

- You will pay more in total due to late payment or default in payment.
- The Bank has the right to deduct money from any deposit accounts with the Bank to offset your financing outstanding balance.
- Legal action will be taken if you fail to respond to the bank's final reminder notice. Your property may be foreclosed, and you will have to bear all costs. You are responsible to settle any shortfall after your property is sold.
- Legal action against you may affect your credit rating. It will lead to difficulty in obtaining any credit facility(ies) or it will be more expensive to you.
- The Bank has the right to outsource debt collection to external agencies and to sell nonperforming financing (NPF) to third parties.

Your monthly instalment may increase during the tenure of your financing.

The SBR may increase due to a rise in the OPR set by Bank Negara Malaysia. An increase in SBR means that you have to pay a higher monthly instalment.

For example:

Rate	Today (SBR = 2.75%)	If SBR goes up 1.00%	If SBR goes up 2.00%
Monthly Instalment	RM1,767.00	RM1,996.00	RM2,236.00
Total profit paid over the period of 420 months	RM391,891.00	RM488,179.00	RM589,119.00
Total payment amount paid over the period of 420 months	RM741,891.00	RM838,179.00	RM939,119.00

Note: The above illustration shows your monthly instalment amount, total profit and total payment amount upon commencement of full instalment.

4 Other Key Terms

Partial Payment/Prepayment

No prepayments or partial payments (except the profit servicing amount) are allowed at anytime before the financing is fully disbursed.

Ibra' (rebate) formula:

Rebate (Ibra') = Deferred profit – Reasonable estimated cost incurred by the Bank

Note:

- Deferred Profit = Total Contracted Profit – Accrued Profit
- Total Contracted Profit = Bank Selling Price – Financing Amount
- Accrued Profit is calculated on Effective Profit Rate on outstanding principal balance.

Fire Takaful

All property(ies) are required to have takaful coverage under fire takaful policy(ies).

Takaful Coverage

Mortgage Reducing Term Takaful (MRTT) / Mortgage Level Term Takaful (MLTT) is optional but highly encouraged.

Change of Address/Information

It is important that you inform us of any changes to your contact details to ensure all correspondence reaches you promptly.

Variation of Terms and Conditions

The Bank reserves the right to change the terms and conditions, fees and charges applicable to the financing. The Bank will give at least twenty-one (21) calendar days' notice before the change come into effect.

If you have any questions about your financing, you can:

i. General enquiries:-			
	Call us at: 03-2600 1800		Visit: alliancebank.com.my
			Email us at: info@alliancefg.com
ii. Assistance and redress Should you encounter difficulties in making payments, please reach out to us or AKPK at :-		iii. If your query or complaint is not satisfactorily resolved by us, you may contact:-	
Alliance Bank Consumer Collection Department		Agensi Kaunseling dan Pengurusan Kredit (AKPK)*	
	Tel: 03-5516 9988		Tel: 03-2616 7766
	Email us: info@alliancefg.com		Website: akpk.org.my/contact-us
<i>*AKPK has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals.</i>			
		BNMLINK – Enquiries & Complaints Bank Negara Malaysia, 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.	
		 Website: bnm.gov.my/BNMLINK	