

PRODUCT DISCLOSURE SHEET		 ALLIANCE ISLAMIC BANK DATE:																					
<p>This Product Disclosure Sheet (PDS) provides you with key information on SME Financing (Commodity Murabahah Term Financing-i, Cashline Facility-i & Industrial Hire Purchase-i). Other customers have read this PDS and found it helpful; you should read it too. For other financing packages, refer our website at alliancebank.com.my.</p>																							
1. What are these products about?		It is your responsibility to:																					
<ul style="list-style-type: none"> SME Financing-i can be offered to SME customers for the purpose of business expansion, asset acquisition, refinancing of properties, capital expenditure and/or general working capital. This financing can be granted on fully secured or partially secured basis. SME Financing is available in the form of:- <ul style="list-style-type: none"> Commodity Murabahah Term Financing-i (CMTF-i) is a fixed amount of financing granted for an agreed period of time and to be paid in fixed monthly instalments. Cashline Facility-i (CLF-i) is a revolving facility which enables you to draw on the CLF-i limit via a current account (with cheques facility) as long as the CLF-i limit is not exceeded, mainly for working capital purpose. Industrial Hire Purchase-i (IHP-i) is a non-revolving facility to finance the purchase of new / used / reconditioned equipment / machinery / vehicles under Non-Act goods. It is a form of financing whereby the asset i.e. equipment / machinery is purchased by the Bank and hired to customer, with the ownership being retained by the Bank until the financing is paid / fully settled. The margin of financing can be up to 100% financing of asset value or bank valuation, whichever is lower. <p><i>Note:</i></p> <ul style="list-style-type: none"> CMTF-i & CLF-i can be packaged with CGC/SJPP Guarantee and BNM's Funds for SMEs as option, depending on the scheme feature, eligibility and Bank's credit evaluation. Trade-i facility is also available under SME Financing package, kindly refer to SME Financing (Trade-i Facility) PDS for more information. 		<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">  Read and understand the key terms in the contract before you sign it. </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">  Ensure you can afford to pay a higher instalment if the Overnight Policy Rate (OPR) rises. </div> <div style="border: 1px solid black; padding: 5px;">  Contact us immediately, if you are unable to pay your monthly instalment. </div>																					
1.1 Applicable Shariah Contract																							
Commodity Murabahah Term Financing-i (CMTF-i) & Cashline Facility-i (CLF-i): <ul style="list-style-type: none"> Shariah concept is Commodity Murabahah (via Tawarruq), which involves two sale and purchase contracts. Tawarruq: Bank buys commodities from a supplier, sells to customer on deferred terms at Bank's Selling Price; customer then sells to third party for cash. Contracts use a dual-agency arrangement. Customer appoints Bank as agent (Wakalah) to: a) buy commodities from the Bank on the customer's behalf; b) sell to third party. Proceeds from sale go to customer. Transactions are done via Eiger Trading Platform or Bursa Commodity House. Commodities include crude palm oil or Shariah-compliant metals (Aluminium, Platinum, Zinc, Copper, Palladium). Industrial Hire Purchase-i (IHP-i): <ul style="list-style-type: none"> Based on Al-Ijarah Thumma Al Bai' (AITAB), where the Bank leases an asset to the customer for a fixed period with instalment payments of principal and profit, then transfers ownership via sale at the end of the lease; the customer is responsible for maintenance during the lease. 																							
2. Facility Terms and Conditions																							
2.1 Payment Terms <i>The actual amount of financing, tenure, profit rate / pricing and other product features to be provided by the Bank is dependent upon credit evaluation by the Bank. Please refer latest BFR at our website at alliancebank.com.my.</i>																							
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<i>Note: - Unless otherwise specified herein, our fees exclude any current and future taxes (if any) that may be imposed, under the relevant legislation. Upon the effective date of implementation of any such taxes in the future and wherever applicable, the Bank shall be entitled to recover such taxes from you.</i>																							
2.3 Early Settlement Terms																							
Commodity Murabahah Term Financing-i (CMTF-i) <ul style="list-style-type: none"> Prepayment: Prepayment or redemption is allowed with one (1) month prior written notice or one (1) month profit in lieu of required notice. Early settlement: Subject to one (1) month prior written notice. Lock in period: Nil. 																							

- Commodity Trading Brokerage Fee: Up to RM15.00 for every RM1,000,000.00 worth of commodities traded. Unless notified by Bank in writing to customers, this fee is borne by Bank.

Industrial Hire Purchase-i (IHP-i)

- There is no lock in period and penalty imposed for prepayment or earlier settlement.
- Customer/Hirer is entitled to statutory rebate on the unexpired hiring period, which will be calculated in accordance with the following formula:

$$R = TC \times \frac{n(n+1)}{N(N+1)}$$

Where, R represents statutory rebate
 TC represents total profit amount payable over facility period
 n represents remaining facility period expressed in months
 N represents original facility period expressed in months

3. Know Your Risk

- Please be advised that the prescribed rate will change according to the changes in the Base Financing Rate (BFR). An increase in the prescribed rate may result in higher monthly payments amount and profit charged.
- If you do not honour your payment obligation, in addition to the outstanding amount due, you will be liable for all costs and expenses incurred for the legal action to be taken against you.
- If you have any problems meeting your financing obligations, you should contact us earliest possible to discuss payment alternatives. You may contact us at any of our nearest Branches/ Banking Business Centres.
- The Bank has the right to set-off any credit balances in deposit account(s) to regularise the arrears in the financing account without notice to you.
- The Bank has the right to commence legal action against you and the Guarantor(s) (if any) and to foreclose the collateral.
- Legal action against you may affect your credit rating and this will cause your credit to be more difficult or expensive to you.

4. Other Key Terms

Commodity Murabahah Term Financing-i (CMTF-i) / Cashline Facility-i (CLF-i)

Industrial Hire Purchase-i (IHP-i)

Takaful Coverage Requirements

- Subject to the type of collateral charged to the Bank. If the collateral is a property, fire insurance / takaful coverage on that property charged to the Bank is compulsory.
- Business Financing Reducing Term Takaful (BFRTT)/Business Financing Level Term Takaful (BFLTT) are required depending on the purpose of the financing.

- All Risk Takaful for equipment/ machinery and Comprehensive Coverage for all transportation/ commercial vehicles are required.

Collateral and Guarantor Requirements

- Tangible collateral: Property/ land/ deposits may be required as collateral, subject to the purpose of financing and Bank's credit evaluation.
- CGC/SJPP Guarantee: Guarantee from CGC/SJPP may be taken as security, subject to the scheme applied and Bank's credit evaluation.
- Guarantor: A guarantor is required. Any waiver is subject to discretion and Bank's credit evaluation.

- Tangible collateral: Equipment/ machinery/ vehicles is required as collateral.
- Guarantor: A guarantor is required. Any waiver is subject to discretion and Bank's credit evaluation.

5. Contact Information

- If there are any changes to your contact details or you require additional information about our facilities, you may contact our business relationship managers at any of our nearest Branches/ Banking Business Centres (alliancebank.com.my/branch-locator) or contact us at 1300-88-3233:

Alliance Islamic Bank Berhad

Menara Alliance Bank
 159, Jalan Ampang
 50450 Kuala Lumpur
 Tel: 1300-80-3388 (Malaysia) +603-5624 3888 (Overseas)
 E-mail: bbcc@alliancefg.com

Branch Operating Hours:

Peninsular Malaysia	East Malaysia
Mon-Fri: 9:15am to 4:15pm	Mon-Fri: 9am to 4pm
Sat/Sun/Public Holiday: Closed	
Self Service Terminal eLobby: 24hrs (except Miri, Sinsuran and Tawau – from 6am to 12am)	
Cheque Clearing Time: 4pm	

- 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 SMEs. You may contact AKPK at:

Level 5 and 6,
 Menara Aras Raya
 Jalan Raja Laut
 50350 Kuala Lumpur
 Tel: 03-2616 7766 Website: akpk.org.my/smehelpdesk

- If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia link at:

Bank Negara Malaysia
 Level 4, Podium Bangunan AICB
 No. 10, Jalan Dato' Onn,
 50480 Kuala Lumpur
 Tel: 1-300-88-5465 Website: bnm.gov.my/BNMLINK

The information provided in this disclosure sheet is effective as at 1st January 2026. All calculations and information above are for illustration purpose only. **Disclaimer:** - The actual amount of financing, tenure and profit rate to be provided by the Bank is dependent upon credit evaluation by the Bank. The transmission of this Product Disclosure Sheet to you does not create any obligation by the Bank to grant you any facilities.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO FULFILL YOUR OBLIGATIONS.