PRODUCT DISCLOSURE SHEET

MBSB BANK
A member of MBSB Group

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal financing.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is MBSB Bank Personal Financing-i?

This is an unsecured Islamic personal financing offered to individuals on a **floating rate basis.** It means **your instalment amount may change from time to time** depending on the Overnight Policy Rate (OPR) set by Bank Negara Malaysia. When the OPR changes, MBSB Bank will adjust the Standardised Base Rate (SBR) accordingly and cap the maximum limit at the Ceiling Profit Rate. MBSB Bank will provide you with particulars of the revised monthly instalment amount by giving at least seven (7) calendar days' written notice (which also includes via electronic means) prior to the revised monthly instalment date comes into effect.

The applicable Shariah concept is Tawarruq which comprises Murabahah and Wakalah. Tawarruq means arrangement that involves sale of an asset to the purchaser on a deferred basis and subsequent sale of the asset to a third party to obtain cash.

2 Know Your Obligations

For this personal financing, **as an illustration**

- Your financing amount: **RM100,000.00**
- Your monthly instalment (month 1-119): **RM1,078.00**
- Your final instalment (month 120): **RM1,060.00**
- Your financing tenure: **10 years**
- Profit Rate: ***SBR + 2.60%**
- Effective profit rate: **5.35%**
- Ceiling profit rate: 15.00%

In total you will pay RM129,342.00 for the term of 10 years.

**Current Standardised Base Rate (SBR) is 2.75% (effective 17 July 2025)*

You have to pay the following fees and charges:

- Wakalah Fee: RM28.00
- Late payment charge: 1% p.a. for the amount in arrears (if applicable)

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 throughout the financing tenure. Speak to MBSB Bank if you wish to settle your financing earlier.

Contact MBSB Bank immediately if you are unable to pay your monthly instalment.

If you wish to settle your financing early, you should know:

You need to submit a written notice to us. MBSB Bank will give you a rebate (ibra') based on the unearned profit, after deducting any early settlement charges.

3 Know Your Risks

i) **What happens if you fail to pay your monthly instalments?**

- You pay more in total due to late payment charges.
- MBSB Bank may deduct money from a savings account you have with MBSB Bank to set-off your personal financing outstanding balance.
- MBSB Bank may take legal action against you in the event of default.
- Your credit score may be affected leading to credit being more difficult or expensive to you.

ii) **Your monthly instalment may increase throughout the financing tenure**. Please refer to the table below for an illustration of the monthly instalment amount in the event of increase in SBR for the same financing as in Item 2.

	Current SBR: 2.75%	If SBR increase by 1% = 3.75%	If SBR increase by 2% = 4.75%
Monthly Instalment	RM1,078.00	RM1,128.00	RM1,180.00
Total Profit Charged	RM29,342.00	RM35,360.00	RM41,600.00
Total Payment (Based on Effective Profit Rate)	RM129,342.00	RM135,360.00	RM141,600.00

4 Other Key Terms

i) It is important that you **inform MBSB Bank of any change in your contact details** to ensure that all correspondence reach you in timely manner.

ii) **Takaful coverage**

- The Group Credit Family Takaful (GCFT) coverage is **not compulsory**.
- However, it is strongly encouraged to protect you as it will cover the outstanding amount in circumstances of death or total permanent disability.
- The contribution amount which varies according to your age, financing amount and tenure will be deducted upfront from the financing amount.
- Takaful coverage can be subscribed from the Bank's Takaful providers or other Takaful providers of your choice approved by MBSB Bank.

iii) **Accrued Profit (If applicable)**

Profit for the financing will be charged upon the disbursement and will be calculated on a **daily rest basis**. Daily profit will continue to be accrued during the payment deferment period and shall be payable throughout the financing tenure.

iv) For financing tenure that extends into retirement age, you are obliged to meet the financing payments after your retirement age by considering alternative payment avenues.

If you have any questions or require assistance on your personal financing, you can:

Call us at: **03-2096 3000**

- Visit us at: https://www.mbsbbank.com/consumer-banking/financing/personal-financing-i OR

Scan the QR code above

- Enquiries & Complaints to BNMLINK at: https://bnm.gov.my/contact-us/BNMLINK

Email us at:
- Enquiry email: enquiry@mbsbbank.com
- Complaint email: complaint@mbsbbank.com

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Call AKPK at +603 - 2616 7766