

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Islamic Share Margin Financing (SMF-i)**

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

**RHB ISLAMIC BANK BERHAD**

200501003283 (680329-V) Incorporated in Malaysia

**ISLAMIC SHARE MARGIN FINANCING (SMF-i)**

Date: \_\_\_\_\_  
(to be filled by Dealer/ Remisier)

## 1 What is Islamic Share Margin Financing?

**Islamic Share Margin Financing (SMF-i)** (SMF-i or the Facility) is a secured financing facility for the purpose of purchasing Shariah-compliant shares listed on Bursa Malaysia or constituent of the FTSE4Good Bursa Malaysia Shariah ("F4GBMS") Index.

### The Shariah concept applicable:

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Commodity Murabahah (CM) via Tawarruq Arrangement</b> | Commodity Murabahah consists of two sale and purchase contracts. The first involves the sale of an asset (for example crude palm oil (CPO), soy or metal like aluminium and copper, or a combination of available commodities) by a seller to a purchaser at a marked-up price and on deferred payment basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party at cost price and on spot basis. Through Tawarruq, the Customer will receive proceeds (i.e. the SMF-i line) as an exchange for the commodity sold to the third party. |
| <b>Wakalah</b>                                           | Wakalah refers to a contract where a party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee.                                                                                                                                                                                                                                                                                                                                                       |
| <b>Rahn</b>                                              | Rahn refers to a contract where a party, as pledgor (rahn) pledges an asset as collateral (marhun) to another party, a pledgee (murtahin) to fulfil an obligor's liability or obligation (marhun bih) owing to the pledgee in the event of default of such obligor.                                                                                                                                                                                                                                                                                                         |
| <b>Ujrah</b>                                             | Ujrah means fee payable by the Customer for services, benefits and privileges rendered by the Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Qard</b>                                              | Qard refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender.                                                                                                                                                                                                                                                                                                                                                                                                                     |

## 2 Know Your Obligations?

### a) What do I get from the financing of this product?

|                                                                                 |                                                                                                                                                                                                                                                                                                                                    |                                        |                 |                  |                        |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------|------------------|------------------------|
| Minimum/ Maximum Facility Limit                                                 | Item                                                                                                                                                                                                                                                                                                                               | IPO/ ESOS                              | Single Counter  | Multiple Counter | ESG                    |
|                                                                                 | Minimum                                                                                                                                                                                                                                                                                                                            | RM50,000                               | RM100,000       | RM50,000         | RM 50,000              |
|                                                                                 | Maximum                                                                                                                                                                                                                                                                                                                            | Based on the merits of the application |                 |                  | RM 300,000             |
| Profit Rate                                                                     | CPR and EPR                                                                                                                                                                                                                                                                                                                        |                                        |                 |                  |                        |
| Ceiling Profit Rate ("CPR")                                                     | 10.25% p.a.<br><b>Note:</b><br>CPR will be used to calculate the Total Profit. In any cases where the effective rate is more than 10.25% p.a., you will only be charged a maximum rate of the CPR<br>Please note that the CPR for non-Retail customers will be 12% p.a.                                                            |                                        |                 |                  |                        |
| Effective Profit Rate ("EPR")                                                   | *Standardised Base Rate Islamic ("SBRI") + **Profit Spread<br><i>*The SBRI is set as the Overnight Policy Rate (OPR) decided by Bank Negara Malaysia. The SBRI can rise or fall due to changes in the OPR.</i><br><i>**Profit Spread is provided by Business Unit based on the credit assessment and customer's credit rating.</i> |                                        |                 |                  |                        |
| Collateral Type                                                                 | Shariah-compliant shares listed on Bursa Malaysia or constituent of the F4GBMS Index, Term Deposit and/ or cash                                                                                                                                                                                                                    |                                        |                 |                  |                        |
| Tenure/ Availability Period                                                     | 5 years, with annual review<br><i>*The Facility may be renewed upon expiry of 5 years tenure, subject to review by the Bank.</i>                                                                                                                                                                                                   |                                        |                 |                  |                        |
| Margin of Financing ("MOF")<br>(subject to further assessment made by the Bank) | IPO/ ESOS                                                                                                                                                                                                                                                                                                                          |                                        | Single counters |                  | Multiple/ ESG counters |
|                                                                                 | Up to 85%                                                                                                                                                                                                                                                                                                                          |                                        | 50%             |                  | 60%                    |

### It is your responsibility to:



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



**Make the payment** upon demand by the Bank.



Ensure you can **afford to pay a higher payment** if the Overnight Policy Rate (OPR) rises



**Contact the Bank immediately**, if you are unable to make the payment.

### b) You also have to pay the following fees and charges:

| Fees and Charges                                              | IPO/ ESOS                                                                                                                                                                                                                                                                                                                                                                                                  | Single Counter                  | Multiple Counter | ESG |
|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------------|-----|
| <b>Nominee charges</b>                                        | For dividend collection, rights issues subscription, take-over offers acceptance and warrants/ financing stocks conversion, as charged by Custodian.                                                                                                                                                                                                                                                       |                                 |                  |     |
| <b>Margin Cash Withdrawal</b>                                 | Standard Bank charges apply                                                                                                                                                                                                                                                                                                                                                                                |                                 |                  |     |
| <b>Margin Shares Withdrawal</b>                               | Standard Central Depository System ("CDS") transfer fee apply                                                                                                                                                                                                                                                                                                                                              |                                 |                  |     |
| <b>Stamp Duty</b>                                             | <ul style="list-style-type: none"> <li>Memorandum Of Deposit</li> <li>Letter Of Offer</li> <li>Guarantee Agreement (if any)</li> </ul>                                                                                                                                                                                                                                                                     |                                 |                  |     |
|                                                               |                                                                                                                                                                                                                                                                                                                                                                                                            | 0.5% of Facility Limit and RM10 |                  |     |
|                                                               |                                                                                                                                                                                                                                                                                                                                                                                                            | RM10                            |                  |     |
| <b>Brokerage Fee (on CM)</b>                                  | RM7 per transaction or actual cost (the Bank will absorb 50% of the fee for SME).                                                                                                                                                                                                                                                                                                                          |                                 |                  |     |
| <b>Legal Fees on Financing Documentations (if applicable)</b> | You are required to pay all legal fees and incidental expenses in relation to the Facility (including the preparation, stamping and registration of any security documents and the lodgment and withdrawal of caveats). Legal and security documentation for the financing is to be prepared by solicitor under the Bank's panel or a non-panel solicitor is appointed by you, subject to Bank's approval. |                                 |                  |     |
| <b>Upfront Payment</b>                                        | Upfront payment of RM20<br><b>Note:</b><br>RM10 for minimum balance in Current Account-i (opening of account)<br>RM10 upfront fee to Bursa Malaysia                                                                                                                                                                                                                                                        |                                 |                  |     |
| <b>Upfront Fee</b>                                            | RM125 per application for door-to-door service (Applicable for IPO/ESOS only)                                                                                                                                                                                                                                                                                                                              |                                 |                  |     |

### c) Other Fees, Taxes & Expenses

For the avoidance of doubt, you shall bear all professional fees, taxes, (including service tax and/or any applicable taxes imposed from time to time), and out-of-pocket expenses incurred and any other fees, expenses or recourse in respect of this product.

### d) Other obligations

- You are expected to **service the profit** based on the outstanding financing amount upon demanded by the Bank. The profit will be calculated based on the prevailing EPR, on a daily rest basis and will be chargeable at month end.
- You are required to maintain the required margin of financing throughout the tenure of the Facility.
- You are required to promptly regularize the account position whenever there is margin call due to breach of Margin Call Threshold.

|                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                           |                                      |
|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| <b>Margin Call Threshold</b><br><i>(subject to further assessment made by the Bank)</i> | Where the market value of the security falls below the threshold of the outstanding balance, you shall within three (3) market days' grace period to regularize the account by either cash/shares top-up or sell down so as to bring the security coverage to not less than the threshold.                                                                                                |                                      |
|                                                                                         | <b>IPO/ ESOS</b>                                                                                                                                                                                                                                                                                                                                                                          | <b>Single / Multiple Counter/ESG</b> |
|                                                                                         | MOF > 85%                                                                                                                                                                                                                                                                                                                                                                                 | MOF >67%                             |
|                                                                                         | Failure to bring the security coverage to the required margin of financing shall result in force selling of your securities on the fourth market day after the date of the margin call. You shall be suspended from buying any further securities under the Facility upon a margin call being made until the required margin of financing is regularized to the satisfaction of the Bank. |                                      |

- No fixed monthly payment is required. You may make any payment as and when you wish throughout the financing tenure by way of cash top-up or sale proceeds from shares disposal.
- You are to pay the outstanding sums of the Facility including principal, profit or any other monies due to the Bank upon cancellation or termination of the Facility.
- Any amount utilised in excess of the Facility amount ("Excess Amount") shall be treated as a loan from the Bank based on the Shariah principle of Qard and shall be payable immediately by the third (3<sup>rd</sup>) market day following the date of the excess Amount. In the event that the Excess Amount remains unpaid after the seventh (7<sup>th</sup>) calendar day from date the Excess Amount was utilised, compensation (ta'widh) shall be imposed.

## 3 Know Your Risks

### What if I fail to fulfill my obligations?

|                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                               |
|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| a) Forced Sale Trigger<br>(subject to further assessment made by the Bank) | You will be required to deposit additional cash or dispose existing shares in the SMF-i account to regularize the account within the time stipulated by the Bank, failing which, your collaterals may be force-sold to regularize your account position to the required margin. If your MOF exceeds the Forced Sale Trigger as determined by the Bank, the Bank will have the right to force sell the security provided.                                                                                                                                                                                                                                       |                                                               |
|                                                                            | IPO/ ESOS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Single Counter / Multiple Counter/ESG                         |
|                                                                            | MOF > 90% (Shortfall must be regularized within the same day)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | MOF > 77% (Shortfall must be regularized within the same day) |
| b) Late Payment Charges (Ta'widh)                                          | The Bank shall have the right to impose compensation (ta'widh) as follows:<br>i. The Bank charge up to 1% per annum on overdue amount in case of default of scheduled payments before the maturity date.<br>ii. If overdue amounts remain unpaid beyond the facility tenure, the Bank may charge rate not exceeding the prevailing Bank Negara Malaysia's (BNM) Islamic Interbank Money Market (IIMM) rate on the total outstanding balance of the facility calculated on daily rest basis or any other method approved by BNM.<br>iii. The amount of such compensation (ta'widh) will not be compounded and are payable before and after any court judgement. |                                                               |
| c) Right to set-off                                                        | The Bank is entitled to set-off any outstanding amount due in this SMF-i account with any of your deposit accounts maintained with the Bank, by giving at least seven (7) calendar days' prior written notice to you.                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |
| d) Right to commence recovery or Legal action                              | Legal action will be taken if you fail to respond to notices. Your shares may be force-sold and you will have to bear all costs. You are also responsible to settle any shortfall after your shares is sold. The Bank has a right to commence recovery activities. Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you                                                                                                                                                                                                                                                                           |                                                               |

## 4 Other Key Terms

### a) What if I fully settle the financing before its maturity?

Rebte (Ibra') = \*Remaining Unearned Profit – Early Settlement Charges (if any).

\*Remaining Unearned Profit is equal to unrealised profit at the time of full settlement.

The Bank must grant rebate (ibra') on any amount payable by you in respect of any payment due under the Facility in a situation of early settlement/redemption, restructuring, termination or cancellation, occurrence of Event of Default. In the case of variable rate facility, where the Effective Profit Rate is lower than Ceiling Profit Rate.

### b) Do I need a guarantor or collateral?

Requirement for a Guarantor is subject to individual credit assessment. Your shares will be pledged to the Bank as collateral.

### c) If you have any enquiries or require assistance regarding your financing, you can:



Call us at:  
03 – 2330 8900



Visit us at:  
<https://www.rhbgroup.com/index.html>



Email us at:  
[support@rhbgroun.com](mailto:support@rhbgroun.com)



Scan the  
QR code

The information provided in this disclosure sheet is valid from 01/01/2026

# LEMBARAN PENDEDAHAN PRODUK



Pelanggan Yang Dihormati,

Lembaran Pendekatan Produk (PDS) ini memberi anda maklumat penting mengenai Pembiayaan Margin Syer Islam (SMF-i).

Pelanggan lain telah membaca PDS ini dan mendapati ia membantu; anda juga harus membacanya.

**RHB ISLAMIC BANK BERHAD**

200501003283 (680329-V) Incorporated in Malaysia

**PEMBIAYAAN MARGIN SYER ISLAM (SMF-i)**

Tarikh: \_\_\_\_\_  
(untuk diisi oleh Dealer/ Remisier)

## 1 Apakah Pembiayaan Margin Syer Islam?

**Pembiayaan Margin Syer Islam (SMF-i)** (SMF-i atau Kemudahan) adalah kemudahan pembiayaan terjamin untuk tujuan membeli saham patuh Syariah yang disenaraikan di Bursa Malaysia atau konstituen Indeks Shariah FTSE4Good Bursa Malaysia ("F4GBMS").

### Konsep Syariah yang digunakan:

|                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Komoditi Murabahah (CM) melalui pengaturan Tawarruq</b> | Terdiri daripada dua kontrak jual beli. Yang pertama melibatkan penjualan aset (contohnya minyak sawit mentah (crude palm oil (CPO)), soya atau logam seperti aluminium dan tembaga, atau kombinasi daripada komoditi sedia ada) oleh penjual kepada pembeli dengan harga tokokan dan berdasarkan bayaran tertangguh. Selepas itu, pembeli jualan pertama akan menjual aset yang sama kepada pihak ketiga pada harga kos dan secara lani. Dengan konsep Tawarruq, Pelanggan akan menerima hasil (dalam bentuk kemudahan SMF-i) sebagai pertukaran bagi komoditi yang dijual kepada pihak ketiga. |
| <b>Wakalah</b>                                             | Kontrak dimana pihak prinsipal (muwakkil) memberi kuasa kepada pihak lain sebagai ejen (wakil) untuk menjalankan sesuatu tugas yang diwakilkan kepadanya samada dengan atau tanpa upah.                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Rahn</b>                                                | Kontrak dimana pihak pemberi cagar (rahn) mencagarkan sesuatu aset sebagai cagaran (marhun) kepada pihak lain, penerima cagar (murtahin) bagi memenuhi liabiliti atau obligasi pemiutang (marhun bih) kepada penerima gadai sekiranya pemiutang tersebut ingkar.                                                                                                                                                                                                                                                                                                                                 |
| <b>Ujrah</b>                                               | Bayaran yang harus dibayar oleh Pelanggan untuk perkhidmatan, faedah dan keistimewaan yang diberikan oleh Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Qard</b>                                                | Kontrak meminjamkan wang oleh pemberi pinjaman kepada peminjam di mana peminjam terikat untuk membayar balik jumlah gantian yang setara kepada pemberi pinjaman.                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## 2 Ketahui tanggungjawab anda?

### a) Apakah yang saya perolehi daripada pembiayaan produk ini?

|                                                                       |                                                                                                                                                                                                                                                                                                                                                      |                              |                 |                        |            |
|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------|------------------------|------------|
| Limit Kemudahan Minimum/ Maksimum                                     | Item                                                                                                                                                                                                                                                                                                                                                 | IPO/ ESOS                    | Kaunter Tunggal | Kaunter Berbilang      | ESG        |
|                                                                       | Minimum                                                                                                                                                                                                                                                                                                                                              | RM50,000                     | RM100,000       | RM50,000               | RM 50,000  |
|                                                                       | Maksimum                                                                                                                                                                                                                                                                                                                                             | Berdasarkan merit permohonan |                 |                        | RM 300,000 |
| Kadar Keuntungan                                                      | CPR dan EPR                                                                                                                                                                                                                                                                                                                                          |                              |                 |                        |            |
| Kadar Keuntungan yang Dikontrakkan ("CPR")                            | 10.25% p.a.<br><b>Nota:</b><br>1. CPR digunakan bagi menentukan Jumlah Keuntungan. Dalam keadaan di mana kadar efektif melebihi 10.25% p.a., anda hanya akan dikenakan kadar maksimum CPR<br>2. Harap maklum bahawa CPR adalah 12% setahun bagi selain Pelanggan runcit                                                                              |                              |                 |                        |            |
| Kadar Keuntungan Efektif ("EPR")                                      | *Kadar Asas Standard Islamik ("KASI") + **Keuntungan Tersebar<br>*KASI ditetapkan sebagai Kadar Dasar Semalaman (OPR) yang diputuskan oleh Bank Negara Malaysia. KASI boleh naik atau turun disebabkan perubahan dalam OPR.<br>**Keuntungan Tersebar disediakan oleh Unit Perniagaan dan berasaskan penilaian kredit dan kedudukan kredit pelanggan. |                              |                 |                        |            |
| Jenis Cagaran                                                         | Saham patuh Syariah yang disenaraikan di Bursa Malaysia atau konstituen Indeks Shariah FTSE4Good Bursa Malaysia ("F4GBMS"), Deposit Berjangka dan/ atau tunai.                                                                                                                                                                                       |                              |                 |                        |            |
| Tempoh/ Tempoh Ketersediaan                                           | 5 tahun, dengan kajian tahunan<br>*Kemudahan ini mungkin diperbaharui selepas tamat tempoh 5 tahun, tertakluk kepada semakan oleh Bank.                                                                                                                                                                                                              |                              |                 |                        |            |
| Margin Pembiayaan (MOF) (tertakluk kepada penilaian lanjut oleh Bank) | IPO/ ESOS                                                                                                                                                                                                                                                                                                                                            |                              | Kaunter tunggal | Kaunter berbilang/ ESG |            |
|                                                                       | sehingga 85%                                                                                                                                                                                                                                                                                                                                         |                              | 50%             | 60%                    |            |

Adalah menjadi tanggungjawab anda untuk:



Baca dan fahami terma-terma utama dalam kontrak sebelum anda menandatangani.



Melakukan pembayaran apabila diminta oleh Bank



Pastikan anda mampu membayar ansuran yang lebih tinggi jika Kadar Dasar Semalaman (OPR) meningkat.



Hubungi Bank dengan segera, jika anda menghadapi kesukaran untuk melakukan pembayaran

### b) Anda juga perlu membayar fi dan caj seperti berikut:

| Yuran dan Bayaran                                               | IPO/ ESOS                                                                                                                                                                                                                                                                                                                                                                                                        | Kaunter Tunggal | Multiple Counter                                                | ESG |
|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------|-----|
| Caj Penama                                                      | Untuk pengumpulan dividen, hak mengeluarkan langganan, penerimaan tawaran penerimaan dan penukaran waran / pembiayaan saham, seperti yang dikenakan oleh Kustodian.                                                                                                                                                                                                                                              |                 |                                                                 |     |
| Pengeluaran Tunai Margin                                        | Bayaran Bank Standard dikenakan                                                                                                                                                                                                                                                                                                                                                                                  |                 |                                                                 |     |
| Pengeluaran Saham Margin                                        | Bayaran pemindahan Sistem Pusat Simpanan Wang ("CDS") dikenakan                                                                                                                                                                                                                                                                                                                                                  |                 |                                                                 |     |
| Duti Setem                                                      | <ul style="list-style-type: none"><li>Memorandum Deposit</li><li>Surat Tawaran</li><li>Perjanjian Jaminan (jika ada)</li></ul>                                                                                                                                                                                                                                                                                   |                 | <div>0.5% daripada Had Kemudahan dan RM10</div> <div>RM10</div> |     |
| Fi Broker (untuk CM)                                            | RM7 bagi setiap transaksi atau kos sebenar (bagi SME, Bank akan menampung 50% daripada jumlah fi).                                                                                                                                                                                                                                                                                                               |                 |                                                                 |     |
| Fi Guaman berkaitan Dokumentasi Pembiayaan (sekiranya terpakai) | Anda dikehendaki membayar semua yuran guaman dan perbelanjaan sampingan berkaitan dengan Kemudahan (termasuk penyediaan, setem dan pendaftaran mana-mana dokumen sekuriti dan penyerahan dan penarikan balik kaveat). Dokument perundangan dan sekuriti bagi pembiayaan akan disediakan oleh peguam panel Bank atau sekiranya peguam bukan panel yang dilantik oleh anda, tertakluk kepada kelulusan pihak Bank. |                 |                                                                 |     |
| Yuran Pendahuluan                                               | Yuran pendahuluan sebanyak RM20<br><b><u>Nota:</u></b> <div><div>i. RM10 untuk baki minimum dalam Akaun Semasa-i (pembukaan akaun)</div><div>ii. Yuran pendahuluan RM10 ke Bursa Malaysia</div></div>                                                                                                                                                                                                            |                 |                                                                 |     |
| Yuran Pendahuluan                                               | RM125 setiap permohonan untuk perkhidmatan dari pintu ke pintu (Berlaku untuk IPO / ESOS sahaja)                                                                                                                                                                                                                                                                                                                 |                 |                                                                 |     |

### c) Lain-lain Yuran, Cukai & Perbelanjaan

Untuk mengelakkan keraguan, anda akan menanggung semua kos profesional, cukai (termasuk cukai perkhidmatan [jika ada] dan atau apa-apa cukai yang dikenakan yang dikenakan dari semasa ke semasa), perbelanjaan di luar saku dan apa-apa bayaran lain, perbelanjaan atau jalan keluar berkenaan produk ini.

### d) Tanggungjawab lain

- Anda diharapkan dapat membayar keuntungan berdasarkan jumlah pembiayaan tertunggak apabila diminta oleh Bank. Keuntungan akan dikira berdasarkan EPR yang berlaku, setiap hari rehat dan akan dikenakan pada akhir bulan.
- Anda diminta untuk mengekalkan margin pembiayaan yang diperlukan sepanjang tempoh Kemudahan.
- Anda diminta untuk segera mengatur posisi akaun setiap kali ada panggilan margin kerana melanggar Ambang Panggilan Margin.

|                                                                                 |                                                                                                                                                                                                                                                                    |                                      |
|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| <b>Ambang Panggilan Margin</b><br>(tertakluk kepada penilaian lanjut oleh Bank) | Sekiranya nilai pasaran sekuriti jatuh di bawah ambang baki tertunggak, anda harus dalam tempoh tiga (3) hari pasar untuk mengatur akaun dengan wang tunai / saham tambahan atau menjual sehingga dapat memberikan perlindungan sekuriti tidak kurang dari ambang. |                                      |
|                                                                                 | <b>IPO/ ESOS</b>                                                                                                                                                                                                                                                   | <b>Kaunter Tunggal/Berbilang/ESG</b> |
|                                                                                 | MOF > 85%                                                                                                                                                                                                                                                          | MOF > 67%                            |

Kegagalan untuk memberikan perlindungan sekuriti ke atas margin pembiayaan yang diperlukan akan mengakibatkan penjualan sekuriti anda secara paksa pada hari keempat selepas tarikh panggilan margin. Anda akan digantung dari membeli sekuriti lebih lanjut di bawah Kemudahan apabila panggilan margin dibuat sehingga margin pembiayaan yang diperlukan diselaraskan untuk memuaskan Bank.

- Tiada pembayaran bulanan tetap diperlukan. Anda boleh membuat apa-apa pembayaran pada bila masa anda mahu sepanjang tempoh pembiayaan dengan cara tambah nilai secara tunai atau hasil daripada penjualan saham.
- Anda harus membayar jumlah Kemudahan yang belum dijelaskan termasuk prinsipal, keuntungan atau wang lain yang perlu dibayar kepada Bank semasa pembatalan atau penamatan Kemudahan ini.
- Apa-apa amaun yang digunakan melebihi amaun Kemudahan ("Amaun Lebihan") akan dianggap sebagai pinjaman daripada Bank berdasarkan prinsip Syariah Qard dan hendaklah dibayar dengan serta-merta pada hari pasaran ke-3 selepas tarikh Amaun Lebihan.

### 3 Ketahui risiko anda

#### Bagaimana jika saya gagal memenuhi tanggungjawab saya?

|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                          |
|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| <b>Pencetus Jualan Paksa</b><br>(tertakluk kepada penilaian lanjut oleh Bank) | Anda akan diminta untuk menyimpan wang tunai tambahan atau membuang saham yang ada di akaun SMF-i untuk mengatur akaun dalam waktu yang ditentukan oleh Bank, jika tidak, jaminan anda mungkin dijual secara paksa untuk mengatur kedudukan akaun anda ke margin yang diperlukan. Sekiranya MOF anda melebihi Pencetus Penjualan Paksa seperti yang ditentukan oleh Bank, Bank akan memiliki hak untuk memaksa menjual sekuriti yang diberikan tanpa pemberitahuan terlebih dahulu kepada anda.                                                                                                                                                                                       |                                                          |
|                                                                               | <b>IPO/ ESOS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Kaunter Tunggal / Kaunter Berbilang/ESG</b>           |
|                                                                               | MOF > 90% (Kekurangan mesti diatur dalam hari yang sama)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | MOF > 77% (Kekurangan mesti diatur dalam hari yang sama) |
| <b>Caj Pembayaran Lewat (Ta'widh)</b>                                         | Bank berhak untuk mengenakan pampasan (Ta'widh) seperti berikut:<br>i. Bank mengenakan caj sehingga 1% setahun ke atas jumlah tertunggak sekiranya berlaku keingkaran pembayaran berjadual sebelum tarikh matang.<br>ii. Jika jumlah tertunggak masih belum dibayar melebihi tempoh kemudahan, Bank boleh mengenakan kadar yang tidak melebihi kadar Pasaran Wang Antara Bank Islam (IIMM) Bank Negara Malaysia (BNM) semasa ke atas jumlah baki tertunggak kemudahan yang dikira berdasarkan baki harian atau mana-mana kaedah lain yang diluluskan oleh BNM.<br>iii. Amaun pampasan (ta'widh) tersebut tidak akan dikompas dan perlu dibayar sebelum dan selepas perintah mahkamah. |                                                          |
| <b>Hak untuk tolak selesai</b>                                                | Bank berhak untuk melunaskan jumlah yang belum dijelaskan dalam akaun SMF-i ini dengan mana-mana akaun deposit anda disimpan dengan Bank. dengan memberikan notis bertulis sekurang-kurangnya tujuh (7) hari kalendar kepada anda.                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                          |
| <b>Hak untuk memulakan pemulihan atau tindakan undang-undang</b>              | Tindakan undang-undang akan diambil sekiranya anda gagal memberi maklum balas peringatan. Saham anda mungkin dijual secara paksa dan anda akan menanggung semua kos. Anda juga bertanggungjawab untuk menyelesaikan sebarang kekurangan setelah saham anda dijual. Bank mempunyai hak untuk memulakan aktiviti pemulihan. Tindakan undang-undang terhadap anda boleh mempengaruhi penilaian kredit anda sehingga kredit menjadi lebih sukar atau mahal bagi anda                                                                                                                                                                                                                      |                                                          |

### 4 Terma Utama Lain

#### a) Bagaimana jika saya menyelesaikan pembiayaan sepenuhnya sebelum tempoh matang?

*Rebat (Ibra') = Keuntungan Belum Diperolehi – Caj Penyelesaian Awal (jika ada)*

\* keuntungan belum diperolehi adalah sama dengan keuntungan belum diperolehi pada masa penyelesaian penuh.

Bank akan memberikan rebat (ibra') atas jumlah yang perlu dibayar oleh anda di bawah kemudahan yang di ambil oleh anda dengan Bank dalam situasi penyelesaian/ penebusan awal, penstukturkan semula, penamatan atau pembatalan, berlakunya peristiwa keingkaran, Jika Kemudahan adalah berdasarkan kadar boleh ubah, di mana Kadar Keuntungan Efektif adalah lebih rendah daripada Kadar Keuntungan Siling.

#### b) Adakah saya memerlukan penjamin atau cagaran?

Keperluan untuk Penjamin adalah tertakluk kepada penilaian kredit individu. Saham anda akan dijanjikan kepada Bank sebagai cagaran.

#### c) Jika anda mempunyai sebarang pertanyaan atau memerlukan bantuan mengenai pembiayaan anda, anda boleh:



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QR

Maklumat yang disediakan dalam lembaran maklumat ini adalah sah bermula dari 01/01/2026