















<p>PRODUCT DISCLOSURE SHEET</p> <p>Dear Customer, This Product Disclosure Sheet (PDS) is designed to provide you with key information on your BizCashPlus.</p> <p>Other customers have read this PDS and found it helpful; you should read too.</p>	<div style="text-align: right;">   </div> <p style="text-align: right;">Small Medium Enterprise Development Bank Malaysia Berhad (49572-H)</p> <p>Date: _____</p>
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1 WHAT IS BIZCASHPLUS ?

<p>BizCashPlus is a financial assistance to Micro, Small and Medium enterprises (“MSMEs”) for working capital requirement.</p>
<p>BizCashPlus is calculated based on the variable profit rate. Any changes to the Base Financing Rate (BFR) will affect your Prevailing Profit Rate; but it will not surpass the agreed Ceiling Profit Rate.</p>
<p>Applicable Shariah Concept</p>
<p>Commodity Murabahah via Tawarruq Commodity Murabahah is cost-plus-profit sale which consists of two sale contracts. The first involves the sale of a commodity by the Bank to the Customer on a deferred basis at a cost-plus-profit price over an agreed period of time. Subsequently, the Customer will sell the same commodity to a third party on a cash and spot basis.</p> <p>Wakalah Wakalah refers to a contract where the Customer, as principal (Muwakkil) authorizes the Bank as his agent (Wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee.</p> <p>The applicable product: Commodity Murabahah Term Financing-i (CMTF-i)</p>

2 KNOW YOUR OBLIGATIONS

ILLUSTRATION																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">For Term Financing</th><th style="text-align: left;">CMTF-i</th></tr> </thead> <tbody> <tr> <td>Facility Amount/ Limit</td><td>RM1,000,000.00</td></tr> <tr> <td>Monthly Installment</td><td>RM20,276.39</td></tr> <tr> <td>Tenure</td><td>5 years</td></tr> <tr> <td>Prevailing Profit Rate</td><td>BFR + 1.0% per annum <i>(calculated on monthly rest basis)</i></td></tr> <tr> <td>Ceiling Profit Rate</td><td>11% (BFR + 4.0%)</td></tr> <tr> <td>Bank's Selling Price</td><td>RM1,304,545.43</td></tr> <tr> <td colspan="2">In total you will pay RM1,216,583.71 at the end of 5 years.</td></tr> </tbody> </table>	For Term Financing	CMTF-i	Facility Amount/ Limit	RM1,000,000.00	Monthly Installment	RM20,276.39	Tenure	5 years	Prevailing Profit Rate	BFR + 1.0% per annum <i>(calculated on monthly rest basis)</i>	Ceiling Profit Rate	11% (BFR + 4.0%)	Bank's Selling Price	RM1,304,545.43	In total you will pay RM1,216,583.71 at the end of 5 years.		<p>IT IS YOUR RESPONSIBILITY TO:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; width: 15%;"></td><td>Read and understand the key terms in the contract before you sign it.</td></tr> <tr> <td style="text-align: center;"></td><td>Pay your monthly installment/ settlement amount timely according to your financing term. Speak to us if you wish to settle your financing earlier.</td></tr> <tr> <td style="text-align: center;"></td><td>Ensure you can afford to pay a higher installment if the Base Financing Rate (BFR) rises.</td></tr> <tr> <td style="text-align: center;"></td><td>Contact us immediately if you are unable to pay your monthly installment/ settlement amount.</td></tr> </table>		Read and understand the key terms in the contract before you sign it.		Pay your monthly installment/ settlement amount timely according to your financing term . Speak to us if you wish to settle your financing earlier.		Ensure you can afford to pay a higher installment if the Base Financing Rate (BFR) rises.		Contact us immediately if you are unable to pay your monthly installment/ settlement amount.
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<p>Note:</p> <ul style="list-style-type: none"> <i>The above examples are for illustration only. The illustrations may not show the specific circumstances or obligations of each facility.</i> <i>Where applicable, the current Base Financing Rate (BFR) is at 7.00% per annum and may vary from time to time.</i> 																									

YOU HAVE TO PAY THE FOLLOWING FEES & CHARGES:

1. Stamp Duties:

As per the Stamp Duty Act 1949 (Revised 1989).

2. Legal and Disbursement Fees:

As charged by the solicitors (if applicable).

3. Valuation Fee:

As charged by the valuer (if applicable).

4. Trading Fee:

Trading fee of RM10.00 for RM1,000,000.00 or part thereof for every transaction as charged by the commodity trading platform (if applicable).

5. Other Fees and Charges:

Guarantee fee of up to 1.0% per annum imposed by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP), and to be borne by you.

Note: The above Fees & Charges are subject to 8% Sales and Service Tax (SST), where applicable, as imposed by the Royal Malaysian Customs Department.

3 KNOW YOUR RISKS

What happens if you ignore your obligations?

- You pay more in total due to late payment charges.
- We may foreclose your asset or take legal action against you.
- Your credit score may be affected, leading to credit being more difficult or expensive to you.

For variable rate financing, your monthly installments may increase during the tenure of your financing.

An increase in BFR means that you have to pay a higher monthly installment.

	Current Rate	Rate Increase by 1%	Rate Increase by 2%
Monthly Installment	RM20,276.39	RM20,758.36	RM21,247.04
Total Profit Cost	RM216,583.71	RM245,501.23	RM274,822.84
Total Payment	RM1,216,583.71	RM1,245,501.23	RM1,274,822.84

4 OTHER KEY TERMS

- Collateral and/ or guarantor may be required, and we will advise you before we offer the financing facility.
- Takaful coverage against all risks acceptable to the Bank may be required in respect of your banking facilities.
- 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.

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



Call us at:
03-2603 7700



Visit us at:
www.smebank.com.my



Email us at:
customercare@smebank.com.my



Scan the QR code above