

**PRODUCT DISCLOSURE SHEET****Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with key information on your **Program Dana Kelestarian Alam (DKA)**.

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



A Subsidiary of



**Small Medium Enterprise  
Development Bank Malaysia Berhad  
(49572-H)**

Date:

**1 WHAT IS PROGRAM DANA KELESTARIAN ALAM FINANCING (DKA)?**

**DKA** is a financing program for the purpose of asset acquisition and/ or working capital requirement for Micro, Small and Medium Enterprises (MSME) to transform towards low-carbon and sustainable business operations.

**DKA** is calculated based on the fixed profit rate. Any changes to the Base Financing Rate (BFR) will not affect the Prevailing Profit Rate.

**Applicable Shariah Concept****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.

**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.

The applicable products: Commodity Murabahah Term Financing-i (CMTF-i), Cash line-i (CL-i) and Revolving Credit-i (RC-i)

**Ijarah Thummal Bai' (ITB)**

ITB is a leasing (Ijarah) contract to be followed by sale by way of conduct (Bai' Mu'atah). Under the leasing contract, the Customer leases the asset from the Bank at an agreed rental payment within a specific period. Upon expiry of the leasing period, the sale of lease asset from the Bank to Customer shall be effected by way of conduct (Mu'atah) based on agreed price.

The applicable product: Ijarah Thummal Bai' (ITB) Financing

**2 KNOW YOUR OBLIGATIONS****ILLUSTRATION**

For Revolving Financing	Cash Line-i	
Financing Amount/ Limit	RM1,000,000.00	
Tenure	5 years	
Profit Rate	6.0% per annum ( <i>calculated on daily rest basis</i> )	
Bank's Selling Price	RM1,300,000.00	
Amount Utilized	RM800,000	RM200,000
Monthly Profit Payment	RM4,076.71	RM1,019.18
Total Monthly Profit Payment for Amount Utilized	RM5,095.89	

For Revolving Financing	Revolving Credit-i
Financing Amount/ Limit	RM1,000,000.00
Tenure	5 years
Profit Rate	6.0% per annum ( <i>calculated on daily rest basis</i> )
Bank's Selling Price	RM1,300,000.00
Amount Utilized	RM500,000.00
Duration of Payment	90 days
Profit Amount	RM7,397.26
You have to pay settlement amount of RM507,397.26 at the end of 90 days.	

For Term Financing	CMTF-i/ ITB Financing
Financing Amount/ Limit	RM1,000,000.00
Monthly Installment/ Rental	RM19,332.80
Tenure	5 years
Profit Rate	6% per annum ( <i>calculated on monthly rest basis</i> )
Bank's Selling Price/ Total Rental	RM1,159,968.00
In total you will pay RM1,159,968.00 at the end of 5 years.	

**IT IS YOUR RESPONSIBILITY TO:**

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.



**Contact us immediately** if you are unable to pay your monthly installment/ settlement amount.

**Note: The above examples are for illustration only. The illustrations may not show the specific circumstances or obligations of each facility.**

## 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 imposed by Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP) or Credit Guarantee Corporation Malaysia Berhad (CGC) will be borne by the Bank (if applicable).

**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.

## 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](http://www.smebank.com.my)



Email us at:  
[customercare@smebank.com.my](mailto:customercare@smebank.com.my)



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