

**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.**



**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 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 product: Commodity Murabahah Term Financing-i (CMTF-i), Cash Line-i (CL-i), and Revolving Credit-i (RC-i)

**Ijarah Thummal Bai'**

Ijarah Thummal Bai' is a lease contract followed by sale contract. Under the leasing contract, the customer leases the asset from the Bank at an agreed rental payment over a specific period. Upon expiry of the leasing period, the Bank will sell the asset by way of conduct (Bai' Mu'atah) based on agreed price.

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

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

| For Term Financing                        | CMTF-i / ITB Financing |
|---|------------------------|
| Financing Amount                          | RM1,000,000.00         |
| Monthly Installment                       | RM19,332.80            |
| Financing Tenure                          | 5 years                |
| Prevailing Profit Rate                    | 6.0% p.a               |
| Total payment amount at the end of tenure | RM1,159,968.00         |

| For Revolving Financing                    | Revolving Credit-i |
|--|--------------------|
| Facility Amount/ Limit                     | RM1,000,000.00     |
| Tenure                                     | 5 years            |
| Profit Rate                                | 6.0% p.a           |
| Duration of Payment                        | 90 days            |
| Profit Amount                              | RM14,794.52        |
| Settlement amount upon maturity of 90 days | RM1,014,794.52     |

| For Revolving Financing                      | Cash Line-i    |            |
|--|----------------|------------|
| Facility Amount/ Limit                       | RM1,000,000.00 |            |
| Tenure                                       | 5 years        |            |
| Profit Rate                                  | 6.0% p.a       |            |
| Bank's Selling Price                         | RM1,305,753.40 |            |
| Facility Amount Utilized                     | RM800,000      | RM200,000  |
| Monthly Profit Payment                       | RM4,076.71     | RM1,019.18 |
| Monthly Profit Payable for both utilizations | RM5,095.89     |            |

**IT IS YOUR RESPONSIBILITY TO:**

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



**Pay** your monthly payment/ 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 instalment.

**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). The customer is not obliged to utilise SME Bank's panel of solicitors.

### 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 SJPP or up to 4.0% per annum imposed by CGC (if applicable), and to be borne by you.

## 3 KNOW YOUR RISKS

### What happen if you ignore your obligation?

- 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 question 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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