

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

This Product Disclosure Sheet (PDS) is designed to provide you with key information on your **HalalBiz Financing Program (HalalBiz)**

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 HALALBIZ FINANCING PROGRAM?**

**HalalBiz** is financing program for the purchase of assets and/or working capital (including Halal certification costs) to encourage participation of Micro, Small and Medium Enterprise (MSME) in Halal industry in Malaysia.

**HalalBiz** is calculated based on the fixed profit rate. Any changes to Base Financing Rate (BFR) will not affect the agreed 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 <b>key terms</b> in the <b>contract</b> before you sign it.
	<b>Pay</b> your monthly payment/ settlement amount timely according to your <b>financing term</b> . Speak to us if you wish to settle your financing earlier.
	<b>Contact us immediately</b> 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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