

Ibra' (rebate) for Sale-based Financing

The granting of Ibra' (rebate) has always been the practice of the Bank for financing facilities pursuant to the Shariah principles of Bai' Bithaman Ajil, Bai' 'Inah, Bai' Al-Dayn, Murabahah, and Commodity Murabahah (collectively, "Sale-Based Financing").

We are pleased to confirm with you that Ibra' (rebate) shall be given on sale price payable by you under a Sale-Based Financing with us. Ibra' (rebate) is given when the relevant financing is settled before the end of its financing tenure.

Settlement before the end of financing tenure includes (but not limited to) the following situations:

1. Early settlement or early redemption, including when arising from prepayments;
2. Full settlement through restructuring of the financing;
3. Settlement after event of default; and
4. Termination or cancellation of the financing before its maturity date.

The formula for calculation of Ibra' is as follows:

$$\text{Ibra' = Deferred Profit – Early Settlement Charges}$$

For further queries, please call us at

Personal	1-300-88-0310 (8am to 10pm) Daily
Corporate	1-300-88-0255 (9am to 6pm) Monday - Friday

Thank you.

Ibra' (Rebat) untuk Pembiayaan berasaskan Jualan

Pemberian Ibra' (rebat) bagi kemudahan pembiayaan menurut prinsip Syariah Bai' Bithaman Ajil, Bai' 'Inah, Bai' al-Dayn, Murabahah, dan Komoditi Murabahah (secara kolektif disebut, "Pembiayaan Berasaskan Jualan") sentiasa menjadi amalan Bank.

Kami dengan sukacitanya mengesahkan bahawa Ibra' (rebat) akan diberikan ke atas harga jualan yang perlu dibayar oleh anda di bawah Pembiayaan Berasaskan Jualan dengan kami. Ibra' (rebat) diberikan apabila pembiayaan yang berkaitan diselesaikan sebelum akhir tempoh pembiayaan.

Penyelesaian sebelum akhir tempoh pembiayaan adalah termasuk (tetapi tidak terhad kepada) situasi berikut:

1. Penyelesaian awal atau penebusan awal, termasuk apabila berpunca daripada prabayaran;
2. Penyelesaian penuh melalui penyusunan semula pembiayaan;
3. Penyelesaian selepas peristiwa keingkaran; dan
4. Penamatan atau pembatalan pembiayaan sebelum tarikh matang.

Formula untuk pengiraan Ibra' adalah seperti berikut:

$$\text{Ibra' = Keuntungan Tertunda – Caj Penyelesaian Awal}$$

Untuk maklumat lanjut, sila hubungi kami di

Peribadi	1-300-88-0310 (8pg hingga 10mlm) Setiap hari
Korporat	1-300-88-0255 (9pg hingga 6ptg) Isnin – Jumaat

Terima kasih.