PRODUCT DISCLOSURE SHEET

OCBC Al-Amin Bank Berhad
(200801017151 / 818444-T)
Level 14, Menara OCBC, 18 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Term Financing-i – OCBC Entrepreneur Fund-i.**

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

1- What is Term Financing-i – OCBC Entrepreneur Fund-i?

It is a floating rate term financing product based on the Shariah financing structure of Commodity Murabahah for working capital financing with Credit Guarantee Corporation Berhad (CGC) providing guarantee subject to their assessment. This Term-i applies the Shariah principle of ***Tawarruq***, which consists of two sale and purchase contracts:

- Contract 1: We sell the asset (as described below) to you at our cost (the financing amount) plus profit i.e., Bank's Sale Price ("**BSP**"), payable on deferred basis.
- Contract 2: Then, you sell the asset to a 3rd party at Customer's Sale Price ("**CSP**") on a cash and spot basis.

The purpose of *Tawarruq* transactions is to facilitate the financing. The **CSP** is equivalent to the financing amount. The asset referred to above will be Shariah-compliant commodities traded in commodity trading platforms. Under Contract 1, you agree to accept the asset on an "as is where is" basis and waive the defect option (*Khiyar al 'Ayb*) for any defects in the asset. You may request before we purchase the asset, for physical delivery of the asset under Contract 1 and bear all the associated costs. The **CPR** will be used to calculate the **BSP**, while the **EPR** is the actual profit rate charged to you.

We will act as your agent (*Wakil*) to buy and sell the asset in Contracts 1 & 2. This dual-agency arrangement is pursuant to the Shariah concept of ***Wakalah*** (agency). The product may incorporate arrangements such as Takaful coverage, guarantee (*kafalah*), pledge (*rahn*) or other Shariah contracts, subject to the agreed terms and conditions.

2- Know Your Obligations

For this Term Financing-i, **as an illustration:**

- Bank's Sale Price ("BSP"): **RM794,816.40**
- Customer's Sale Price (CSP) (which is the Financing Amount: **RM500,000.00**
- Tenure: **5 years**
- Base Financing Rate (BFR): **6.51% p.a.**
- Profit Rate: **BFR + 5.50% p.a. on daily rest**
- Effective Profit Rate ("EPR"): **12.01% p.a. on daily rest**
- Customer Profit Rate ("CPR"): **20% p.a. on daily rest**
- Total Profit: **RM167,485.00**
- Monthly Instalment: **RM11,124.75**
- In total, you will pay **RM667,485.00*** at the end of **5 years**

You also have to pay the following fees and charges:

- **Stamp duty**: As per the Stamp Act 1949 (revised 1989)
- **Legal Fee & Disbursements:** As charged by the Solicitor (if any) as per the Solicitors' Remuneration Order 2023
- **Guarantee Fee:** According to the schedule provided by CGC
- **Late Payment Charge:** 1% p.a. on the amount in arrears before maturity, or the Islamic Interbank Money Market (IMMR) rate for outstanding balance after maturity

It is your responsibility to:

- Read and understand the **key terms** in the **contract** before you sign it.
- Pay your **monthly instalment** timely and in full for **the financing period.** Speak to us if you wish to settle your financing earlier.
- Ensure you can afford to **pay a higher profit** if the Overnight Policy Rate (OPR) rises.
- **Contact us immediately**, if you are unable to pay your monthly instalment.

*This amount may vary if the BFR changes but capped at the BSP. The BFR shall be as published by the Bank and may rise and fall from time to time.

3- Know Your Risks

What happens if you fail to fulfil your obligations?

1. You pay more in total due to late payment charges, calculated as follows:

Before Maturity	:	Overdue Instalment(s) x 1.0% x No. of Day(s) Overdue / 365
After Maturity	:	Outstanding Balance x IIMM rate x No. of Day(s) Overdue / 365
Post Judgment	:	Judgement Sum x IIMM rate x No. of Day(s) Overdue / 365

2. We may transfer the credit balance from your account(s) with OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad for all payments due under the facility.
3. We will classify your financing account as Non-Performing Financing (NPF) if your monthly instalment remains unpaid after 3 months.
4. We may terminate your financing facility and accelerate its payment.
5. We may enforce your security or take legal action against you.
6. Your credit score may be affected, leading to credit being more difficult or expensive to you.

4- Other Key Terms

1. You may opt for Business Banking Reducing Term Takaful (BBRTT).
2. The Takaful contributions shall be deducted from the financing amount on release of the facilities as authorised by you to us.
3. You may take the Takaful/insurance from any non-panel Takaful operator/insurer acceptable to us.
4. We may require guarantee and/or collateral. We will evaluate the requirement before offering this financing.
5. We will grant *Ibra'* (rebate) to you on the Bank's Sale Price if:
   a) the financing is fully settled before the end of the financing tenure due to early redemption, cancellation, event of default or termination, or
   b) at the end of the financing tenure, provided that the Customer has fully settled all payments and monies under all facilities and the total amount of profit based on the EPR is lower than the total amount of profit based on CPR.
6. *Ibra'* (rebate) is calculated as follows: -

Ibra'	=	Deferred Profit	Less	Ealy Settlement Charges

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

Call us at:
1-300-88-0255
Or
03-8314 9090

Visit us at:
https://www.ocbc.com.my/OCBCAL_Amin/business-banking-i/financing

Fill up the enquiry form:
https://www.ocbc.com.my/bizenquiry

If our reply to your query or complaint is not satisfactory to you, you may contact Bank Negara Malaysia or BNMLINK at:

- **Tel:** 1-300-88-5465
- **Web Form:** **bnm.gov.my/BNMLINK**
- **Address:** 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 08 June 2026.