

TREASURY PRODUCTS

Product Disclosure Sheet – Commodity Murabahah Deposit-i

Date :

Please read this Product Disclosure Sheet before you decide to accept the Commodity Murabahah Deposit-i. Be sure to read the terms and conditions in the letter offer and/or the investment/financing agreement. Seek clarification from the Bank if you do not understand any part of this document or the general terms.

1. What is Commodity Murabahah Deposit-i?

- Commodity Murabahah Deposit-i is a Shariah compliant fixed-term investment involving the purchase and sale of Shariah approved commodities.
- An exchange contract trade between investor (seller) and the Bank (buyer), where the subject matters traded are approved commodities. This investment is insured by Malaysia Deposit Insurance Corporation (PIDM).

2. Who can apply for Commodity Murabahah Deposit-i?

- Corporate, SMEs, Government and Statutory Bodies and Financial Institutions.

3. How does this product operate?

- Upon receiving funds from customer, the Bank will place an order and confirmation of purchased commodity on behalf of the customer. Certificate of purchase and ownership of commodity trading will be generated for customer acceptance.
- Customer need to accept by signing the Acceptance Confirmation and the Letter of Undertaking.
- On maturity, the Bank will credit the customer's account as per Terms and Conditions (T&C) agreed upon.

4. What is the Shariah concept and contract applicable?

- The Shariah concept applicable is Murabahah.
- Murabahah is the selling of a commodity as per the purchasing price with an agreed profit mark-up. In other words, Murabahah is a contract between a buyer and a seller under which the seller sells certain goods permissible under Shariah to the buyer at a cost plus agreed profit.

5. What do I get from this product?

- Customers earn profit/dividend through Commodity Murabahah investment.
- Tenure of investment ranging from 1 month onwards.
- Investment in this product is for a fixed period and cannot be terminated or sold before maturity.

6. What are the minimal documents required?

- Memorandum/Articles of Association.
- Certificate of Incorporation.
- Authorised Signatories.
- Forms 24, 45 & 48A.
- Resolution of the Board of Directors.
- Financial Statements.

7. What if I fully settle before its maturity?

- Customer is not encouraged to make any pre-mature withdrawal (part or full) under this product. If the customer requests for the payment before the maturity date, the customer may lose all of the profit.

8. What do I need to do if there are changes to my contact detail?

- It is important that customer informs the Bank officially of any changes in customer's contact details to ensure that all correspondences reaches customer in a timely manner. Please contact us at 03-20791000 or visit us at any of our branches for further clarification.

9. What is Government's Good & Service Tax (GST)?

- The Government's Goods & Services Tax (GST) is chargeable on all deemed Taxable Supply (if any) under the Goods & Services Tax (GST) 2014, pursuant to the delivery of the bank's Product & Services. The GST will be exclusive of the value of the deemed Taxable Supply, chargeable at the prescribed note.

10. Where can I get assistance and redress?

<p>If customer have difficulties in making payment or require additional information about the product, benefits and privileges please contact or email us as early as possible at:</p>	<p>Contact /email us at :- Asian Finance Bank Berhad Level 2, Podium Block, Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur Tel : 03-20791000 Fax : 03-20791160 E-mail: feedback@asianfinancebank.com Website : www.asianfinancebank.com</p>	<p>Complaint can be sent to:- ecomplaint@asianfinancebank.com. Or BNM Link / TELELINK Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel : 1-300-88-5465 Fax : 03-21741515 Email : bnmtelelink@bnm.gov.my</p>
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The information stated in the product disclosure sheet is valid since March 2015