

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

This Product Disclosure Sheet (PDS) is designed to provide you with key information on your **Jaguh Serantau Financing (JS)**

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 JAGUH SERANTAU FINANCING (JS)?**

**JS** is a financing program for the purpose of asset acquisition and/ or term working capital to support Bumiputera Small and Medium Enterprises (Bumiputera SME) with the potential to become regional champions.

**JS** is calculated based on the variable profit rate. Any changes to the Base Financing Rate (BFR) will affect your Prevailing Profit Rate; but it will not surpass the agreed Ceiling 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)

**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	RM19,801.20
Financing Tenure	5 years
Base Financing Rate (BFR)	7.00% p.a
Prevailing Profit Rate	7.00% p.a (BFR + 0.00%)
Ceiling Profit Rate	11.00% p.a. (BFR + 4.00% p.a)
Total payment amount at the end of tenure	RM1,188,071.90

**Note:**

- *The above examples are for illustration only. The illustrations may not show the specific circumstances or obligations of each facility.*
- *Where applicable, the current Base Financing Rate (BFR) is at 7.00% p.a. and may vary from time to time.*

**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.
	Ensure you can afford to <b>pay a higher instalment</b> if the Base Financing Rate (BFR) rises.
	<b>Contact us immediately</b> if you are unable to pay your monthly instalment.

## 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 happens if you fail to pay your monthly instalments?

- 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.

### For variable rate financing, your monthly instalments may increase during the tenure of your financing.

An increase in BFR means that you have to pay a higher monthly instalment.

	Current Rate	Rate Increase by 1%	Rate Increase by 2%
Monthly instalment	19,801.20	20,276.3	20,758.36
Total Profit Cost	188,071.90	216,583.71	245,501.23
Total payment	1,188,071.90	1,216,583.71	1,245,501.23

## 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 change 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:  
[customer@smebank.com.my](mailto:customer@smebank.com.my)



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