



Your Choice Bank

**PRODUCT DISCLOSURE SHEET**

| <p>Read this Product Disclosure Sheet before you decide to take up the Education Financing-i. Be sure to also read the terms and conditions in the Letter of Offer. Seek clarification from the Bank if you do not understand any part or this document or the general terms.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p><b>BANK RAKYAT</b></p> <p><b>EDUCATION FINANCING-i</b></p> <p>Date: _____</p> |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
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| <p><b>1. What is this product about?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <ul style="list-style-type: none"> <li>This product offers the financing facility to finance the cost of study and other cost Educational Institution whether in Malaysia or abroad.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <p><b>2. What is the Shariah concept applicable?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <ul style="list-style-type: none"> <li>This financing is under the Shariah principles of <i>Murabahah</i> (by adopting Tawarruq practices) where based on <i>Wa'd</i> from the customer, the bank will purchase the commodity from a commodity trader and then sells the commodity to the customer based on the <i>Murabahah</i> sales price (cost of commodities with profit) on deferred payment basis and then, as the customer's agent, Bank, will sell the commodity to third party buyer at cash. The cash collected from third party buyer will be deposited into customer's accounts.</li> <li>Currently the commodities being used are <i>Crude Palm Oil (CPO)</i> dan <i>Plastic Resin (PE)</i>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <p><b>3. What do I get from this product?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <ul style="list-style-type: none"> <li>Total selling price: RM _____</li> <li>Total amount finance: RM _____</li> <li>Profit rate: _____% equal to _____% flat rate</li> <li>Current Base Rate (BR): _____%</li> <li>Effective profit rate*: _____% per annum</li> <li>Ceiling rate: _____% equal to _____% flat rate</li> <li>Tenure: _____ years</li> </ul> <p>*Note: Effective rate are Base Rate (BR) + Margin/Spread</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <p><b>4. What is Base Rate (BR)?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <ul style="list-style-type: none"> <li>The BR we offer on this product is made up based on our benchmark Cost of Funds (COF). Our benchmark COF reflects the cost of raising new funds and 3-month Kuala Lumpur Interbank Offering Rate (KLIBOR).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <p><b>5. What are possible scenarios to trigger a change in the BR?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <ul style="list-style-type: none"> <li>Our BR can rise or fall due to change in the benchmark COF. Changes in benchmark COF could occur due to change in Overnight Policy Rate (OPR) as decided by the Monetary Policy Committee of Bank Negara Malaysia, as well other factors such as the market funding conditions.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <p><b>6. Historical benchmark COF</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                  |                             |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| <table border="1"> <caption>Historical Benchmark COF Data (Estimated)</caption> <thead> <tr> <th>Month</th> <th>Base Rate (%)</th> <th>Benchmark Cost of Funds (%)</th> </tr> </thead> <tbody> <tr><td>Jan-16</td><td>3.95</td><td>4.00</td></tr> <tr><td>Feb-16</td><td>3.95</td><td>3.98</td></tr> <tr><td>Mar-16</td><td>3.95</td><td>3.97</td></tr> <tr><td>Apr-16</td><td>3.95</td><td>3.96</td></tr> <tr><td>May-16</td><td>3.95</td><td>3.95</td></tr> <tr><td>Jun-16</td><td>3.95</td><td>3.94</td></tr> <tr><td>Jul-16</td><td>3.95</td><td>3.93</td></tr> <tr><td>Aug-16</td><td>3.95</td><td>3.88</td></tr> <tr><td>Sep-16</td><td>3.95</td><td>3.80</td></tr> <tr><td>Oct-16</td><td>3.95</td><td>3.75</td></tr> <tr><td>Nov-16</td><td>3.95</td><td>3.70</td></tr> <tr><td>Dec-16</td><td>3.95</td><td>3.70</td></tr> <tr><td>Jan-17</td><td>3.95</td><td>3.78</td></tr> <tr><td>Feb-17</td><td>3.95</td><td>3.74</td></tr> <tr><td>Mar-17</td><td>3.95</td><td>3.74</td></tr> <tr><td>Apr-17</td><td>3.95</td><td>3.74</td></tr> <tr><td>May-17</td><td>3.95</td><td>3.71</td></tr> <tr><td>Jun-17</td><td>3.95</td><td>3.70</td></tr> <tr><td>Jul-17</td><td>3.95</td><td>3.69</td></tr> <tr><td>Aug-17</td><td>3.95</td><td>3.68</td></tr> <tr><td>Sep-17</td><td>3.95</td><td>3.67</td></tr> <tr><td>Oct-17</td><td>3.95</td><td>3.68</td></tr> <tr><td>Nov-17</td><td>3.95</td><td>3.70</td></tr> <tr><td>Dec-17</td><td>3.95</td><td>3.74</td></tr> <tr><td>Jan-18</td><td>4.10</td><td>3.98</td></tr> <tr><td>Feb-18</td><td>4.10</td><td>3.90</td></tr> <tr><td>Mar-18</td><td>4.10</td><td>3.81</td></tr> <tr><td>Apr-18</td><td>4.10</td><td>3.75</td></tr> <tr><td>May-18</td><td>4.10</td><td>3.77</td></tr> <tr><td>Jun-18</td><td>4.10</td><td>3.78</td></tr> <tr><td>Jul-18</td><td>4.10</td><td>3.79</td></tr> <tr><td>Aug-18</td><td>4.10</td><td>3.80</td></tr> <tr><td>Sep-18</td><td>4.10</td><td>3.81</td></tr> <tr><td>Oct-18</td><td>4.10</td><td>3.82</td></tr> <tr><td>Nov-18</td><td>4.10</td><td>3.83</td></tr> <tr><td>Dec-18</td><td>4.10</td><td>3.84</td></tr> </tbody> </table> |                                                                                  | Month                       | Base Rate (%) | Benchmark Cost of Funds (%) | Jan-16 | 3.95 | 4.00 | Feb-16 | 3.95 | 3.98 | Mar-16 | 3.95 | 3.97 | Apr-16 | 3.95 | 3.96 | May-16 | 3.95 | 3.95 | Jun-16 | 3.95 | 3.94 | Jul-16 | 3.95 | 3.93 | Aug-16 | 3.95 | 3.88 | Sep-16 | 3.95 | 3.80 | Oct-16 | 3.95 | 3.75 | Nov-16 | 3.95 | 3.70 | Dec-16 | 3.95 | 3.70 | Jan-17 | 3.95 | 3.78 | Feb-17 | 3.95 | 3.74 | Mar-17 | 3.95 | 3.74 | Apr-17 | 3.95 | 3.74 | May-17 | 3.95 | 3.71 | Jun-17 | 3.95 | 3.70 | Jul-17 | 3.95 | 3.69 | Aug-17 | 3.95 | 3.68 | Sep-17 | 3.95 | 3.67 | Oct-17 | 3.95 | 3.68 | Nov-17 | 3.95 | 3.70 | Dec-17 | 3.95 | 3.74 | Jan-18 | 4.10 | 3.98 | Feb-18 | 4.10 | 3.90 | Mar-18 | 4.10 | 3.81 | Apr-18 | 4.10 | 3.75 | May-18 | 4.10 | 3.77 | Jun-18 | 4.10 | 3.78 | Jul-18 | 4.10 | 3.79 | Aug-18 | 4.10 | 3.80 | Sep-18 | 4.10 | 3.81 | Oct-18 | 4.10 | 3.82 | Nov-18 | 4.10 | 3.83 | Dec-18 | 4.10 | 3.84 |
| Month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Base Rate (%)                                                                    | Benchmark Cost of Funds (%) |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jan-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 4.00                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Feb-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.98                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Mar-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.97                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Apr-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.96                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| May-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.95                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jun-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.94                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jul-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.93                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Aug-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.88                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Sep-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.80                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Oct-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.75                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Nov-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.70                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Dec-16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.70                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jan-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.78                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Feb-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.74                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Mar-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.74                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Apr-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.74                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| May-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.71                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jun-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.70                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jul-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.69                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Aug-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.68                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Sep-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.67                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Oct-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.68                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Nov-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.70                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Dec-17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3.95                                                                             | 3.74                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jan-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.98                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Feb-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.90                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Mar-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.81                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Apr-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.75                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| May-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.77                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jun-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.78                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Jul-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.79                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Aug-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.80                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Sep-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.81                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Oct-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.82                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Nov-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.83                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |
| Dec-18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.10                                                                             | 3.84                        |               |                             |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |        |      |      |

**7. What are my obligations?**

- Your monthly instalment: RM \_\_\_\_\_
- The total amount at the end of \_\_\_\_\_ years is RM \_\_\_\_\_

**Important:** Your monthly instalment and total payment amount will vary if profit rate changes. However, the total payment amount should not exceed the Selling Price.

| Rate                                          | Today<br>(profit rate:.....%) | If profit rate goes up 1% | If profit rate goes up 2% |
|-----------------------------------------------|-------------------------------|---------------------------|---------------------------|
| Monthly Instalment                            | RM                            | RM                        | RM                        |
| Total profit cost at the end of .....years    | RM                            | RM                        | RM                        |
| Total payment amount at the end of .....years | RM                            | RM                        | RM                        |

Total profit for the grace period (if applicable) of \_\_\_\_\_ months is RM \_\_\_\_\_.

**Note:**

- We will communicate to you at least twenty-one (21) calendar days prior to the effective date of implementation if there are any changes in profit rate that applicable to your financing facility.
- Prepayment or excess payment of the monthly instalment is allowed and will be treated as subsequent month instalment payment. The prepayment or excess payment however will affect to the profit calculation of your financing account.

**8. What other charges do I have to pay?**

| No  | Type of Fee                                           | Fee Amount/Detail                                                          |
|-----|-------------------------------------------------------|----------------------------------------------------------------------------|
| i   | Stamp duty                                            | 0.5% of total financing as contained in the Stamp Duty Act 1949.           |
| ii  | Disbursement Fee                                      | Include fee for registration of charge and other related charges.          |
| iii | Remittance                                            | Applicable to course fee payment involved oversea educational institution. |
| iv  | Legal Fee                                             | All legal fees and incidental expenses related to your financing.          |
| v   | Valuation Fee                                         | Applicable to collateral with mortgage.                                    |
| vi  | Custodian of Security Documents after Full Settlement | RM10 per set per month.                                                    |

**Note:** The fee amount is exclusive of any tax or levy.

**9. Do I need any Takaful coverage?**

- You are advice to take takaful coverage. Customers are free to choose any takaful operator in Malaysia. However, to avoid any difficulties, customers are advice to obtain takaful plans from the operators appointed by the Bank and customers agree to allow Bank to obtain the protection from the said takaful operator.

**10. What if I fail to fulfil my obligations?**

- Compensation Charge (*Ta'widh*) for Late Payment

|                                   |                                                                                                                              |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| During the financing tenure:      | 1% per annum on the outstanding amount of the monthly payment.                                                               |
| After expiry of financing tenure: | Shall not be more than the prevailing daily overnight Islamic Interbank Money Market rate (IIMM) on the outstanding balance. |

- The Bank reserves the right to deduct/set-off customer's savings balance (Savings/Investment Account/ Share Membership Account) with the bank as payment for outstanding amounts.
- Bank will inform customer at least seven (7) calendar days in advance on the intention to set-off the customer's savings balance.
- The Bank reserves the right to take legal action and all costs incurred will be borne by the customer.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>11. What if I fully settle the financing before its maturity?</b></p> <ul style="list-style-type: none"> <li>The Bank shall provide rebate (<i>ibra'</i>) on the total balance deferred profits / profit not accrued.</li> <li>The amount of early settlement is as per the formula below:</li> </ul> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>Early Settlement Amount = Outstanding Selling Price – Ibra' + Late Payment Charges (if any)</p> <p>Where,</p> <p>Ibra' = Deferred Profit + Undisbursed Principal (if any) – Other Charges (if any)</p> </div>                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p><b>12. Do I need a guarantor or collateral?</b></p> <ul style="list-style-type: none"> <li>The guarantor and collateral are required for this financing.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p><b>13. What do I need to do if there are changes to my contact details?</b></p> <ul style="list-style-type: none"> <li>It is important that you inform Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner.</li> <li>Please contact the Call Centre at 1-300-80-5454 OR visit any branch to any changes of the customer information.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p><b>14. Where can I get more information?</b></p> <p>For more information, please refer to the product brochure or visit <a href="http://www.bankrakyat.com.my">www.bankrakyat.com.my</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p><b>15. Any suggestions and your questions can be directed to:</b></p> <p><b>Call Centre at: 1-300-80-5454</b></p> <p>Monday to Friday from 7.30 am to 9.30 pm and Saturday to Sundays from 8.30 am to 5.30 pm</p> <p>For other business hours than those stated above, please contact:<br/><b>Data Centre at 03-26129708</b></p> | <p><b>16. If you wish to complaint on the products and services provided by us, you may contact us at:</b></p> <p><b>Call Centre at: 1-300-80-5454</b></p> <p>or send your complaint to:</p> <p><b>Unit Public Complaints Bureau, Customer Service, Menara 1, Menara Kembar Bank Rakyat, No.33, Jalan Rakyat, KL Sental, 50470 Kuala Lumpur</b></p> <p>or e-mail to <a href="mailto:aduan@bankrakyat.com.my">aduan@bankrakyat.com.my</a></p> <p>Or</p> <p>Contact Bank Negara Malaysia LINK or TELELINK at:</p> <p><b>Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur</b><br/>Tel: 1-300-88-5465<br/>Fax: 03-21741515<br/>E-mail: <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p> |
| <p><b>17. Where can I get assistance and redress?</b></p> <ul style="list-style-type: none"> <li>If you have difficulties in making monthly payments, you should contact us earliest to discuss payment alternatives. You may contact us at any of the Bank's branches or the branch where the financing is made.</li> <li>Alternatively, you may seek the services of <b>Agensi Kaunseling dan Pengurusan Kredit (AKPK)</b>, an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:</li> </ul> <p><b>8<sup>th</sup> Floor, Maju Junction Mall<br/>1001, Jalan Sultan Ismail,<br/>50250 Kuala Lumpur<br/>Tel: +603-26167766<br/>E-mail: <a href="mailto:enquiry@akpk.org.my">enquiry@akpk.org.my</a></b></p> |                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |



Your Choice Bank

**18. Other Education Financing-i packages available.**

- No

**IMPORTANT NOTE:**

- **LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR EDUCATION FINANCING-i.**
- **THIS PRODUCT HAS BEEN APPROVED BY SHARIAH COMMITTEE ON 23 JANUARY 2013.**
- **PRODUCT DISCLOSURE SHEET MUST BE READ, UNDERSTAND, ACCEPTED AND MUST BE SIGNED BY THE CUSTOMER.**
- **THE INFORMATION PROVIDED IN THIS PRODUCT DISCLOSURE SHEET IS VALID AS AT**  
\_\_\_\_\_