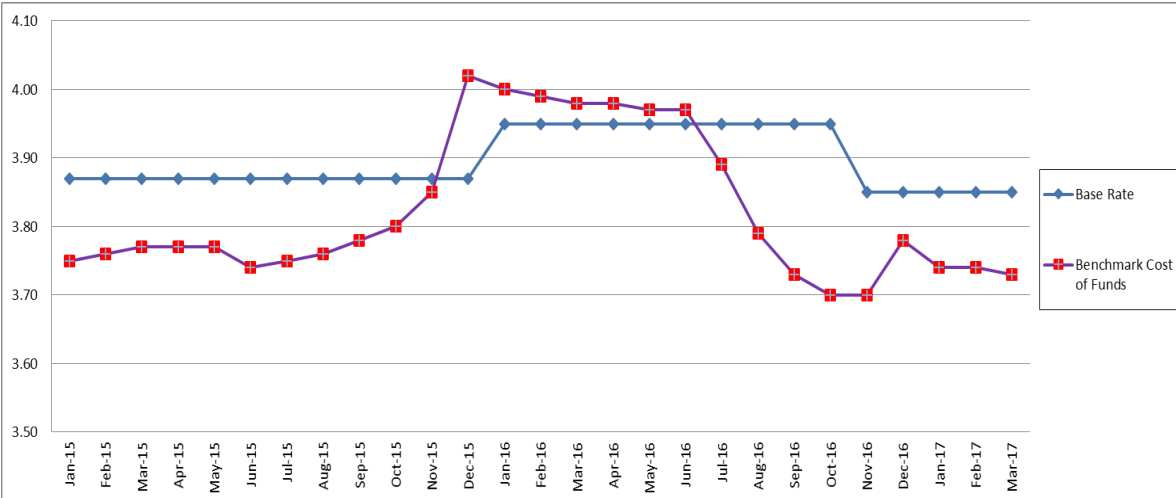


PRODUCT DISCLOSURE SHEET

<p>Read this Product Disclosure Sheet before you decide to take out the Personal Financing-i Floating Rate. Be sure to also read the terms in the letter of offer. Seek clarification if you do not understand any part or this document or the general terms.</p>	<p>BANK RAKYAT</p> <p>PERSONAL FINANCING-i FLOATING RATE</p> <p>Product Name : _____</p> <p>Date : _____</p>																																																																																				
<p>1. What is this product about?</p> <ul style="list-style-type: none"> This product offer cash facility to meet personal financing requirements. 																																																																																					
<p>2. What is the Shariah concept applicable?</p> <ul style="list-style-type: none"> 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 (Wakalah), 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. Currently the commodities being used are <i>Crude Palm Oil (CPO)</i>, <i>Plastic Resin (PE)</i> or <i>Telco Airtime</i>. 																																																																																					
<p>3. What do I get from this product?</p> <ul style="list-style-type: none"> Total selling price: RM _____ Total amount finance: RM _____ Profit rate: _____% equal to _____% flat rate Current Base Rate (BR): _____% Effective profit rate*: _____% Ceiling rate: _____% equal to _____% flat rate Tenure: _____ years <p>*Note: Effective rate are BR + Margin</p>																																																																																					
<p>4. What is Base Rate (BR)?</p> <ul style="list-style-type: none"> 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). 																																																																																					
<p>5. What are possible scenarios to trigger a change in the BR?</p> <ul style="list-style-type: none"> 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. 																																																																																					
<p>6. Historical benchmark COF</p>  <table border="1" style="display: none;"> <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-15</td><td>3.87</td><td>3.75</td></tr> <tr><td>Feb-15</td><td>3.87</td><td>3.76</td></tr> <tr><td>Mar-15</td><td>3.87</td><td>3.77</td></tr> <tr><td>Apr-15</td><td>3.87</td><td>3.77</td></tr> <tr><td>May-15</td><td>3.87</td><td>3.77</td></tr> <tr><td>Jun-15</td><td>3.87</td><td>3.74</td></tr> <tr><td>Jul-15</td><td>3.87</td><td>3.75</td></tr> <tr><td>Aug-15</td><td>3.87</td><td>3.76</td></tr> <tr><td>Sep-15</td><td>3.87</td><td>3.78</td></tr> <tr><td>Oct-15</td><td>3.87</td><td>3.80</td></tr> <tr><td>Nov-15</td><td>3.87</td><td>3.85</td></tr> <tr><td>Dec-15</td><td>3.87</td><td>4.02</td></tr> <tr><td>Jan-16</td><td>3.95</td><td>4.00</td></tr> <tr><td>Feb-16</td><td>3.95</td><td>3.99</td></tr> <tr><td>Mar-16</td><td>3.95</td><td>3.98</td></tr> <tr><td>Apr-16</td><td>3.95</td><td>3.98</td></tr> <tr><td>May-16</td><td>3.95</td><td>3.97</td></tr> <tr><td>Jun-16</td><td>3.95</td><td>3.97</td></tr> <tr><td>Jul-16</td><td>3.95</td><td>3.89</td></tr> <tr><td>Aug-16</td><td>3.95</td><td>3.79</td></tr> <tr><td>Sep-16</td><td>3.95</td><td>3.73</td></tr> <tr><td>Oct-16</td><td>3.95</td><td>3.70</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>3.78</td></tr> <tr><td>Jan-17</td><td>3.95</td><td>3.74</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>3.73</td></tr> </tbody> </table>		Month	Base Rate	Benchmark Cost of Funds	Jan-15	3.87	3.75	Feb-15	3.87	3.76	Mar-15	3.87	3.77	Apr-15	3.87	3.77	May-15	3.87	3.77	Jun-15	3.87	3.74	Jul-15	3.87	3.75	Aug-15	3.87	3.76	Sep-15	3.87	3.78	Oct-15	3.87	3.80	Nov-15	3.87	3.85	Dec-15	3.87	4.02	Jan-16	3.95	4.00	Feb-16	3.95	3.99	Mar-16	3.95	3.98	Apr-16	3.95	3.98	May-16	3.95	3.97	Jun-16	3.95	3.97	Jul-16	3.95	3.89	Aug-16	3.95	3.79	Sep-16	3.95	3.73	Oct-16	3.95	3.70	Nov-16	3.95	3.70	Dec-16	3.95	3.78	Jan-17	3.95	3.74	Feb-17	3.95	3.74	Mar-17	3.95	3.73
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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 (profit rate :.....%)	If profit rate goes up 1%	If profit rate goes up 2%
Monthly Installment	RM	RM	RM
Total profit cost at the end ofyears	RM	RM	RM
Total payment amount at the end ofyears	RM	RM	RM

Note: We will communicate to you at least 21 calendar days prior to the effective date of implementation if there are any changes in profit rate that applicable to your financing facility.

8. What other charges do I have to pay?

- Stamp duty: **0.5%** of total financing as contained in the Stamp Duty Act 1949.
- Wakalah or agency fee of RM30.00 inclusive Broker Fee and 6% GST.

9. Do I need any Takaful coverage?

- You are advised to take takaful plans from takaful operator appointed by the Bank and you are agree to allow Bank to obtain the protection from the said takaful operator. However, you are free to use any other takaful operator in Malaysia which requires you to arrange it on your own.

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:	Based on current Islamic Interbank Money Market Rate on the outstanding balance.

- The Bank reserves the right to deduct / sett-off customer's savings balance (Savings/Investment Account/ Share Membership Account) with the bank as payment for outstanding amounts.
- The Bank reserves the right to take legal action and all costs incurred will be borne by the customer.

11. What if I fully settle the financing before its maturity?

- The Bank shall provide rebate (*ibra'*) on the total balance deferred profits / profit not accrued.
- The amount of early settlement is as per the formula below:

$$\text{Early Settlement Amount} = \text{Selling Price} - \text{Principal Paid} - \text{Undisbursed Principal} - \text{Ibra'} + [(\text{Cost of Fund (COF)} - \text{Effective Financing Rate (EFR)}) \times \text{Principal Disbursed}] + \text{Other Actual Costs.}$$

(**Note:** Ibra' means deferred profit which has not been accounted as profit earned. The difference between COF and EFR can only be claimed whenever the COF is higher than the EFR)

12. Do I need a guarantor or collateral?

- You must present guarantor whenever required by the Bank. The collateral is not required for this financing.

13. Do I need to pay a Security Deposit?

- Two (2) months instalment amount to be deducted from the financing and credited into the customer's Special Account upon disbursement as Security Deposit.
- The amount will be set off against any arrears when default of payment occurs.
- The amount of Security Deposit must be maintain at two (2) months instalment at any time.



Your Choice Bank

- THE INFORMATION PROVIDED IN THIS PRODUCT DISCLOSURE SHEET IS VALID AS AT _____