

PRODUCT DISCLOSURE SHEET

 **AmBank Islamic**
Date: 28-Feb-2026

Dear Customer,

This Product Disclosure Sheet ("PDS") is designed to provide you with key information on your **Accepted Bills-i ("AB-i") Sales/Export**. Other customers have read this PDS and found it helpful; you should read it too.

1. WHAT IS ACCEPTED BILLS-i SALES/EXPORT?

Accepted Bills-i Sales/Export

AB-i Sales/Export is a trade facility ("Product" or "Facility") offered by AmBank Islamic ("the Bank") to finance trade-related goods under sales/export in Malaysian Ringgit ("MYR").

Applicable Shariah Contract

The Shariah concept applicable is *Bai' al-Dayn* (Sale of Debt). It refers to sale of debt arising from a deferred payment trade transaction. It is a financing facility whereby the Bank purchases the Customer's right to the debt at discount.

2. KNOW YOUR OBLIGATIONS

What I do get from this product:

For this financing, as an illustration:

Invoice Value	MYR 50,000.00
Profit Rate (per annum)	4.5%
Reference Rate (Rate)*	iCOF
Financing Tenure	90 days
Purchase Price	MYR 49,445.21
Profit	MYR 554.79

* Rate used is Islamic Cost of Fund ("iCOF").

In total, you need to pay **MYR 50,000.00** on the maturity date specified in your Financing Advice.

Other Features:

Tenure	Min 21 days, up to 180 days.
Profit Structure	Fixed (one-time benchmark against iCOF).
Currency	Malaysian Ringgit (MYR).

It is your responsibility to:



Read the Letter of Offer ("LO") and understand the terms before you sign it.



Pay your financing on time and in full on maturity. Contact us if you **plan to settle your financing earlier**.



Make sure you **can afford to pay a higher amount** due to **Late Payment Charges ("LPC")** imposed in case of **late settlement**.



Contact us immediately, if you are **unable to pay** your financing on maturity.

For this financing, you have to pay the following charges (where applicable).

No.	Type of Fees and Charges	Tariff
1.	Acceptance commission	As per letter of offer; Min: RM50
2.	Multiple payment (3 payments or more)	Flat RM50
3.	Transaction value below RM100,000	Flat RM100

Refer to our standard tariff / charges on our website here for more details: -

<https://www.ambankgroup.com/products-and-services/islamic/islamic-banking/product-and-services/business-and-institutional/trade-services/tariff-charges>

The fees and charges are exclusive of any taxes, including but not limited to, goods and services tax, value added tax, consumption tax, consumer tax, indirect tax, service tax, sales tax, duties, levies or any other taxes ("Taxes") which may now be or hereafter imposed by the Government of Malaysia.

Note: Further terms shall be stipulated in the LO / Facility Agreement issued by the Bank

3. KNOW YOUR RISK

What happens if you ignore your obligations?

1. If you **fail to meet payment** or other obligations, the Bank may **declare an event of default, whereupon the Facility will be terminated** and demand full payment.
2. If you **fail to pay on maturity**, you must **pay late payment charges** at the applicable rates.
3. **Right to Set-off:** The Bank has the right to utilise any credit balance in your account(s) maintained with the Bank to settle any payment in arrears under the Facility subject to seven (7) calendar days' notice to you.
4. The Bank has the right to **commence legal action against you** and your Guarantor (if any) and/or liquidate or foreclose any collateral provided **to recover any amount due** but unpaid under the Facility.
5. Legal action against you may **affect your credit rating**, making credit more difficult or expensive to obtain.

4. OTHER KEY TERMS

1. You are required to **ensure sufficient funds** in your current account with us to debit payment of the financing and applicable fees and charges.
2. You are required to ensure your **assets/goods in the invoices are Shariah-compliant**.
3. You are required to ensure your **facility limit is active and adequate** for utilisation.
4. In the event of non-payment, **AmBank Islamic has recourse on you** for the unpaid financing.
5. AmBank Islamic **may take legal action** if you do not keep up with your payment.
6. **Early settlement** is allowed. In case of full payment before maturity, *Hibah* (Gift) may be given to you.
7. **Takaful Coverage:** Takaful coverage is **required to adequately protect the asset**. You may choose to take the Takaful coverage with any Takaful company acceptable to the Bank.

If you have any questions about our **Accepted Bills-i Sales/Export**, you can:



Call us at
+603 2178 8888
(Contact Centre)



Visit us at
www.ambankgroup.com



Email us at
customercare@ambankgroup.com



Scan the QR code