

## PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet ("PDS") is designed to provide you with key information on your **Bank Guarantee-i** ("BG-i"). Other customers have read this PDS and found it helpful; you should read it too.

 **AmBank Islamic**

Date: 28-Feb-2026

### 1. WHAT IS BANK GUARANTEE-I?

#### **Bank Guarantee-i**

BG-i is an undertaking by AmBank Islamic (the "Bank") to pay a sum of money to the beneficiary upon presentation of a written demand and any other documents specified in the guarantee.

#### **Applicable Shariah Contract**

The Shariah concept applicable is *Kafalah* (Guarantee). *Kafalah* refers to a contract where the guarantor conjoins the guaranteed party in assuming the latter's specified liability.

### 2. KNOW YOUR OBLIGATIONS

#### **What I do get from this product:**

- Issuance of BG-i is subject to Customer's BG-i limit.
- BG-i facility is offered in Malaysian Ringgit ("MYR") or foreign currencies acceptable to the Bank.
- Types of BG-i that can be issued by the Bank: Performance, Bid/Tender, Payment, Utility, Advance Payment / Progress Payment, Retention/warranty.

#### **It is your responsibility to:**



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



**Pay your BG-i claimed amount** when requested by Bank.



Make sure you **can afford the amount payable** if the Bank settles the BG-i claim on your behalf **via Complementary Term Financing-i ("CTF-i")**.



**Contact us immediately** should you find yourself **unable to settle** your BG-i claim promptly.

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

No.	Description	Pricing / Rate
1	Issuance commission	As per LO
2	BG-i amendment - Extension of expiry date / increase in amount	The rate of Issuance Commission as per LO per month or part thereof, for the extended period / incremental value (Min: RM50)
3	BG-i amendment - Other than extension of expiry date / increase in amount	Flat RM50
4	Assignment of guarantee	0.1% on guarantee amount (Min: RM250)

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 **do not maintain sufficient** funds in your current account to **settle the claimed BG-i**, you will be **given such time as notified by the Bank** to settle the amount.
2. Otherwise, the **claimed BG-i will be settled via a CTF-i**, and you are required to execute the necessary documentation.

### 4. OTHER KEY TERMS

1. You **shall indemnify** the Bank against all liability arising from the Bank making payment under the claimed BG-i.
2. You are required to **ensure sufficient funds** in your current account for the settlement of the payment made by the Bank under BG-i.
3. You are required to **ensure your BG-i limit is active and adequate** for utilisation.
4. If you **do not fulfil your obligation**, and a claim is received from beneficiary, the **Bank shall honour the claim via debiting your account** or via CTF-i for the settlement of payment made under such claim.
5. The Bank **may take legal action** or **sell collateral to recover unpaid amounts**, including bankruptcy or winding-up proceedings.
6. **Legal action** against you may **affect your credit rating**, making future credit more difficult or expensive.
7. You may be **exposed to foreign exchange** conversion of fluctuation risks, resulting in potential losses.

If you have any questions about our **Bank Guarantee-i**, you can:



Call us at  
+603 2178 8888  
(Contact Centre)



Visit us at  
[www.ambankgroup.com](http://www.ambankgroup.com)



Email us at  
[customercare@ambankgroup.com](mailto:customercare@ambankgroup.com)



Scan the QR code