

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 **Credit Bills Negotiation-i** (“CBN-i”). Other customers have read this PDS and found it helpful; you should read it too.

1. WHAT IS CREDIT BILLS NEGOTIATION-i?

Credit Bills Negotiation-i

CBN-i is a short-term financing facility (“Product” / “Facility”) to finance sales/export of goods in which AmBank Islamic (“the Bank”) purchases the debt from Customer under Letter of Credit.

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.

2. KNOW YOUR OBLIGATIONS

What I do get from this product:

For this financing, as an illustration:

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

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

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

Other Features:

Tenure	Up to 180 days
Profit Structure	Fixed (one-time benchmark against iCOF and any other applicable reference rate)
Currency	Malaysian Ringgit (MYR) and foreign currencies acceptable to the Bank
Limit Utilisation	Customer CBN-i limit or *Financial Institution (FI) limit.

*Note: Subject presentation of complying documents

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 at maturity. Contact us if you **plan to settle your financing earlier**.



Ensure you **can afford to pay a higher amount** due to **Late Payment Charges (“LPC”)** in the event of **late settlement** of the financing.



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.	Commission	0.1% on bill amount (Min: RM50 Max: RM100 for FCY bill; and RM300 for RM bill)
2.	Document pre-checking fee	RM50 flat
3.	Commission in lieu of Exchange on Foreign Currency bills settled in Foreign Currency	0.1% on invoice value; Min: RM50 Max: RM300

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 full payment will be demanded.
2. If you **fail to pay at 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 the Guarantor (if any) and/or liquidate or foreclose the collateral provided (if any) **to recover any amount due** but unpaid under the Facility.
5. Legal action against you may **affect your credit rating**, which may make credit more difficult or expensive to obtain.

4. OTHER KEY TERMS

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

If you have any questions about our **Credit Bills Negotiation-i**, 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