

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 **Trust Receipt-i** ("TR-i"). Other customers have read this PDS and found it helpful; you should read it too.

1. WHAT IS TRUST RECEIPT-I?

Trust Receipt-i

TR-i is a financing facility ("Product" / "Facility") offered by AmBank Islamic ("the Bank") to finance import / local purchases against Letter(s) of Credit, Inward Bills under Document against Payment ("D/P") or Document against Acceptance ("D/A") and Local Inward Bills / Direct Invoice.

Applicable Shariah Contract

The Shariah concept applicable is *Murabahah*, which refers to a sale and purchase of an asset where the acquisition cost and the mark-up are disclosed to the purchaser. In *Murabahah* transactions, Customer will be appointed as an agent by the Bank to acquire the required asset.

2. KNOW YOUR OBLIGATIONS

What I do get from this product:

For this financing, as an illustration:

Financing Amount / Asset Purchase Price	MYR 50,000.00
Profit Rate (per annum)	4.5%
Reference Rate (Rate)*	iCOF
Financing Tenure	90 days
Asset Sales Price	MYR 50,554.79
Profit	MYR 554.79

* Rate can be Base Financing Rate ("BFR") or Islamic Cost of Fund ("iCOF").

In total, you need to pay **MYR 50,554.79** on the maturity date specified in your Financing Advice.

Other Features:

Tenure	Up to 180 days
Profit Structure (Mark-up profit)	Fixed (one-time benchmarked against the Bank's prevailing BFR or 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 at 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")** in the event of **late settlement** of the financing.



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

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

No.	Type of Fees and Charges	Tariff
1.	Multiple payment (3 and above number of payments)	Flat RM50

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 **refuse or fail to purchase** and take delivery of the asset, you must **compensate the Bank** for all related costs and losses.
2. 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.
3. If you **fail to pay at maturity**, you must **pay late payment charges** at the applicable rates.
4. **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.
5. 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.
6. 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 must **protect the asset** against all risks, including fire, flood, and theft, during delivery and storage.
2. Total **value of asset purchased shall not exceed** the total facility amount approved.
3. You are required to ensure your **assets/goods in the invoices are Shariah-compliant**.
4. You are required to **ensure sufficient funds** in your current account with us to debit payment for the financing and applicable fees and charges.
5. AmBank Islamic **may take legal action** if you do not keep up with your payment.
6. You may be **exposed to foreign exchange conversion** or fluctuation risks, rates and losses.
7. This product is **offered on a fixed rate basis**. In circumstances where the reference rate is lower than the agreed fixed rate, you are bound to pay a comparatively higher amount.
8. **Early settlement is allowed**. In the case of full payment before the maturity, **ibra' (Rebate) 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 **Trust Receipt-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