

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 **Sales Ledger Maintenance-i** ("SLM-i"). Other customers have read this PDS and found it helpful; you should read it too.

1. WHAT IS SALES LEDGER MAINTENANCE-I?

Sales Ledger Maintenance-i

- SLM-i is a type of Factoring-i in which a business entity ("Client") appoints a third-party financial institution or factoring house ("Factor") as its agent to collect payment from the Customer and subsequently factors its invoices to the Factor for collection.
- For SLM-i, there is no involvement of financing.
- The Customer is notified of Factoring-i arrangement.

Applicable Shariah Contract

The Shariah concept applicable is *Wakalah* (Agency), which is a contract where a party appoints another party as its agent to perform a specific task that may be delegated, with or without imposition of a fee.

2. KNOW YOUR OBLIGATIONS

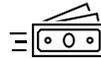
What I do get from this product:

- AmBank Islamic provides the Client with sales ledger maintenance and collection services.
- AmBank Islamic manages, monitors, and collects the receivables on behalf of the Client.
- The Client is provided with monthly statements that display outstanding collection amount.
- Currency Offered: Malaysia Ringgit (MYR)

It is your responsibility to:



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



Ensure the payment from Customer is on time as per Invoice/Bill terms to avoid impacting your cash flow.



Contact us immediately if you **require our assistance** with payment collection.

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

No.	Type of Fees and Charges	Tariff
1.	Factoring Charge Rate	1.0%* of the invoice value
2.	Disbursement to a third party	RM50* per transaction
3.	Request for statement by Client / Customer	RM20* per statement

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 / Factoring-i Agreement issued by the Bank

3. KNOW YOUR RISK

What happens if you ignore your obligations?

- 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. OTHER KEY TERMS

1. You are required to notify Customer on the Factoring-i arrangement.
2. You are required to **ensure sufficient funds** in your current account with us to debit the 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 Factoring-i limit** is **active and adequate** for utilisation.
5. AmBank Islamic **is not liable for non-payment/unpaid** invoice bills by the Customer. AmBank Islamic only provides **collection services** to the Client.

If you have any questions about our **Sales Ledger Maintenance-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