PRODUCT DISCLOSURE SHEET

PERDANKAN ISLAM

UOB

United Overseas Bank (Malaysia) Bhd

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on **Accepted Bills-i**.

Other customers have read this PDS and found it helpful; **you should read it too**.

Know Your Accepted Bills-i

Accepted Bills-i (AB-i) is a short-term working capital financing, available in Malaysian Ringgit to finance a sale or purchase of goods and is payable on a specified future date.

Main features of this product:

- Minimum financing amount: RM50,000 (rounded down to the nearest thousand)
- Minimum financing tenure: 21 days and up to approved financing tenure (maximum 180 days).
- Bunching of invoices is allowed, provided in the same class
- Profit rate: AB-i rate plus margin/spread
- Margin of Financing: Up to 100%
- Eligible goods to be financed: halal goods (stocks/inventories/raw materials)

The applicable Shariah concept:

Murabahah	**Bai' Al-Dayn**
• **Under AB-i (Purchase/Import),** you (customer) will be appointed as an agent by the Bank to acquire the required goods. • The goods sold to you is on deferred payment basis based on cost plus mark-up (profit).	• **Under AB-i (Sale/Export),** the Bank shall purchase your debt/receivables arising from your credit sales at a discounted price. • Upon receipt of the sales proceeds, you will hold this in trust and to pay the Bank the full receivables value on maturity date.

Know Your Obligations

Purchase/Import

- You must settle the financing amount (Principal) plus profit in full upon maturity date.
- Profit is accrued over the duration of the AB-i, collected on the maturity date or early payment date.
- The Bank's Selling Price is computed as follows:

1. Selling Price = Principal + Profit

2. Profit = Principal amount x Profit Rate x Financing Tenor / 365 days

3. The below example is only for illustration purposes. The actual Profit Rate, Tenor, Profit, Selling Price (whichever applicable) will be calculated at the point of disbursement.

Principal Amount	RM 500,000.00
Financing Tenor	60 Days
Profit Rate	3.00%
Profit	RM 2,465.75
Bank's Selling Price	RM 502,465.75

In total, you will settle **RM 502,465.75** on the maturity date.

Sales/Export

- You must settle the full face value of the receivables (Principal) in full upon maturity date.
- Profit is accrued over the duration of the AB-i.
- The Bank's Purchase Price is computed as follows:

1. Purchase Price = Principal – Profit

2. Profit = Principal amount x Profit Rate x Financing Tenor / 365 days

3. The below example is only for illustration purposes. The actual Profit Rate, Tenor, Profit, Purchase Price (whichever applicable) will be calculated at the point of disbursement.

Principal Amount	RM 500,000.00
Financing Tenor	60 Days
Profit Rate	3.00%
Profit	RM 2,465.75
Bank's Purchase Price	RM 497,534.25

In total, you will settle **RM 500,000.00** on the maturity date

It is your responsibility to:

Read and understand the **key terms** in the **Bank's standard Application Form** before you sign it

Check your financing requirements
- Only Halal/Shariah permissible bills/invoices/goods are allowed to be transacted for this purpose
- Security/collateral may be required to support the AB-i facility
- Guarantor may be required
- You may be required to submit a list of buyers/suppliers to the bank for approval
- You and/or your counterparties wherever applicable are to arrange for any Takaful or insurance coverage in respect of the goods depending on the terms of the sale of contract

Pay your AB-i Facility in **full on maturity date**

Contact us immediately, if you are unable to pay your AB-i facility

You also have to pay the following fees and charges:

	Purchase / Import	**Sale / Export**
Bunching of invoices exceeding 5 copies or more than 3 disbursements to be made	RM 50	RM 50
Direct Reimbursement Charge, where prior settlement of Invoices has been made	RM 100	Not Applicable
Other Charges (e.g. remittance), where relevant	Please refer to our Letter of Offer and the Bank's published website under Islamic Banking https://www.uob.com.my/islamic/tools-guide/fees-and-charges.page	

Effective 1 October 2025, the above trade related charges will be subject to an 8% Service Tax (SST), or any prevailing rate by the Malaysian Government, and will be payable by you, where applicable.

Note: The Bank may revise the commission, profit rate, fee and charges from time to time, subject to the Bank giving you advance notice of 21 calendar days.

Know Your Risks

What happens if you fail to make full payment on the maturity date of the AB-i?
- If you fail to settle a matured AB-i transaction, you will not be allowed to further utilize the facility.
- The AB-i will be classified as past due if not fully paid on its maturity date and compensation charges will be imposed on the AB-i outstanding amount.
- Compensation charges are computed as follows:

Default payment which exceeded the maturity date	$\frac{\text{Outstanding Balance x IIMM Rate x No. of Days Overdue}}{365}$ Note: **IIMM** = Islamic Interbank Money Market

- Any past due AB-i will affect your further drawdown of the AB-i Facility and any other facilities with the Bank.
- If the past due AB-i remains unpaid after 3 months, your facilities with the Bank will be classified as non-performing.
- The Bank has the right to set-off any credit balances in your account(s) against the past due AB-i following prior notification of 7 calendar days to you.
- The Bank may exercise its rights and start its recovery process/legal action.
- Your AB-i Facility along with any other facilities with the Bank may be recalled.

What happens if you fully settle the financing before the maturity date of the AB-i?
- The Bank shall grant Rebate (Ibra') on any amount payable by you in respect of any payment due under the Facility taken up by you with the Bank in any of the following situations:
  i) any early settlement or early redemption by you;
  ii) any settlement of the AB-i Facility due to any financing restructuring exercise by Customer;
  iii) any settlement by you upon occurrence of the Event of Default; and
  iv) any settlement by you in the event of termination or cancellation of the AB-i Facility before the expiry of the AB-i Facility Period.
- Rebate (Ibra') : *Remaining Unearned Profit – Bank Charges (if any)
  = Total Profit – Actual Profit – Early Settlement Charges (if any)
  Whereby:
  - Total Profit: Profit computed from date of disbursement to the maturity
  - Actual Profit: Profit computed from date of disbursement to the date of settlement.

- The calculation of Rebate (Ibra') shall be made in accordance with any rules, regulations and/or directives (whether or not having the force of law) required of or imposed upon the Bank from time to time and at any time by Bank Negara Malaysia or any other authority having jurisdiction over the Bank.

Other Key Terms

- You will need to have an approved AB-i Facility with the Bank and application must be made in the Bank's standard Application Form, duly completed and signed by your authorised signatory/ies.
- Each application must be accompanied by supporting documentation e.g. invoices, transport documents, evidencing the underlying trade transaction where applicable.

Avenue for Redress or Assistance

- If you have difficulties in making settlement, please contact the Bank earliest possible to discuss settlement alternatives. You may contact your UOBM Account Relationship Manager or send an e-mail to us at uobcustomerservice@uob.com.my or contact us at the numbers below.
- Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK). AKPK has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You can contact AKPK at Level 5 & 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur (Tel: 03-26167766 or E-mail at enquiry@akpk.org.my).

If you have any questions or require assistance on your AB-i facility, you can:

Call us at

Kuala Lumpur	+6 03-26128 121
Penang	+6 04-2402 121
Johor Bahru	+6 07-2881 121
Kuching	+6 082-287 121
Kota Kinabalu	+6 088-477 121

Visit us at the nearest UOB branch

Email us at

uobcustomerservice@uob.com.my

Log on to

https://www.uob.com.my/islamic/business/trade.page

The information provided in this disclosure sheet is valid as at 1 July 2026 and is subject to change with prior notice by the Bank from time to time.