

PRODUCT DISCLOSURE SHEET

Kindly read and understand this Product Disclosure Sheet before you decide to take up the Personal Financing-i Facility. Be sure to also read the Personal Financing-i Terms and Conditions. Seek clarification from Topmacro Capital Sdn. Bhd. ("the Company") if you do not understand any part of this document or the general terms.

TOPMACRO CAPITAL SDN. BHD. (708438-A)

Personal Financing-i

Date:

1. What is this product about?

Topmacro Capital Sdn. Bhd. Personal Financing-i is an unsecured Islamic Personal Financing facility, which complies with Shariah principles to assist you in meeting your personal consumption needs. It is calculated on a fixed rate basis resulting in a fixed instalment payment throughout the financing tenure.

2. What is the Shariah concept applicable?

The Shariah principle used is Murabahah via Tawarruq arrangement. Murabahah is a sale and purchase of an asset where the acquisition cost and the mark-up are disclosed to the Customer. Tawarruq refers to two sale and purchase contracts. The first involves the sale of an asset by the Company to the Customer on a cost and the mark-up deferred basis. Subsequently, the Customer will sell the same asset to a third party to obtain cash. The mechanics involved:

1. The Company buys the commodity* at the Financing Amount on a spot basis;
2. The Company now owns the commodity;
3. The Company sells the commodity to the Customer at a Selling Price** on deferred payment (instalments). As the owner of the commodity, the Customer may opt to take physical delivery/possession at his own expense;
4. Next, as the owner of the commodity, the Customer appoints the Company as an agent(wakil) to sell the commodity;
5. The Company (as the agent of the Customer) sells the commodity at Facility Amount on a spot to a third party for cash;
6. Company disburses the proceeds (Facility Amount).

*Commodity:

- (a) The commodity is in the form of Crude Palm Oil (CPO) or any other Shariah compliant commodities to be traded under the Facility which shall be acceptable to the parties and as approved by Shariah Committee of the Company;
- (b) The trading is carried out on multi-commodity trading platform such as Bursa Suq Al Sila (BSAS) or any other commodity trading platform, which facilitates Tawarruq transactions and has been approved by the Shariah Committee of the Company.

**Selling Price (cost plus mark-up – Murabahah);

- (a) The Selling Price refers to the price to be paid by the Customer to the Company in exchange for the commodity.
- (b) It is a maximum price chargeable to the financing facility subject to further rebate.

3. What do I get from this product?

- Financing Amount : Minimum RM1000, Maximum RM50,000
- Financing Tenure : From (3 months) to (60 months)
- Profit Rate : 15% - 18% per annum (Flat Rate)
- Topmacro's Sale Price : Financing Amount + Total Profit

4. Where can I apply this product?

Interested applicants may apply at Topmacro Capital Sdn. Bhd.

5. What are my obligations?

Fixed monthly instalments throughout the financing tenure.

The Monthly Instalment payment is calculated in accordance to the formula below:

$$I = \frac{P + (P \times T \times R)}{M}$$

I - Monthly instalment
P - Approved Facility Amount
T - Tenure of facility in Years

R - Profit Rate per annum
M - Tenure of facility in Months

Example : P: RM10,000 T: 1 Years R: 18% p.a M: 12 months therefore
RM10,000 + (RM10,000 x 1 Years x 18% p.a) x 12 Months = RM 983.33

6. What are the fees and charges I have to pay?

- Stamp Duty : 0.5% of the Facility Amount as per Stamp Duty Act 1949 (Revised 1989).
- Tawarruq Fee : RM25.00
- Processing Fee : 2.5% of the financing amount
- Disbursement Fee : Including fee for registration of charge and other related charges.
- eMandate Transaction Fee : 1% capped at RM 20 (per transaction of monthly instalment)

All charges is to be deducted from financing amount except eMandate transaction fee.

Cancellation of the facility

You are to pay Topmacro Capital Sdn. Bhd. all costs (if any) for the preparation and registration of securities documents that has been incurred by Topmacro in connection with the Facility including the expenses incurred during the claim process if the facility is cancelled.

7. How do I service my monthly instalment?

You must ensure your monthly instalments are paid on a monthly basis. Payments are done via Salary Deduction Scheme. Payments will be done via Direct Debit or standing instruction if the salary deduction is not activated or is deactivated. You are also responsible to provide a written notice to Topmacro if there are any changes to your salary account / account specified in the Direct Debit Authorisation Form to update their account details with Topmacro and by signing a new Direct Debit Authorisation Form.

8. What if I fail to fulfill my obligations?

Should you fail to service your payment obligation in a timely manner, the following compensation charges (Ta'widh) shall apply:

a) Impose Late Payment Charge (LPC) as follows:

- Overdue Instalment or Scheduled Payment: For failure to pay any instalment or any payment due from the date of the first disbursement of the Facility until its expiry or maturity date, a LPC sum equivalent to one per cent (1%) per annum of the overdue instalment / payment.
- The LPC shall be calculated based on the LPC rate as follows.
$$\text{LPC} = \text{Overdue Instalment(s)} \text{ (or Overdue Deferred Selling Price)} \times \text{LPC rate} / 365 \text{ days} \times \text{numbers of days outstanding.}$$
- The LPC will not be compounded. The right to the LPC shall not prejudice any of Topmacro Capital Sdn. Bhd. other rights available under the terms of the Facility.

(b) Set-off, combine, consolidate or merge all or any credit balance in your account maintained with us against any outstanding balance in this "nancing account by giving you seven (7) calendar days prior notice.

- Legal action will be initiated against you if you fail to respond to the reminder notices.
- Legal action against you may affect your credit rating leading to any future credit assessment being more difficult or expensive to you.

9. What if I fully settle the Financing earlier than the date originally agree upon?

You shall provide Topmacro with fifteen (15) days written notice should you intend to settle the outstanding amount due for the Financing in full.

10. Do I need a guarantor or collateral?

No guarantor or collateral is required.

11. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details such as telephone number, mailing address and email address to ensure that all correspondences reach you in a timely manner.

12. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact us as early as possible to discuss repayment alternatives or if you are unsatisfied on the products or services provided Topmacro Capital Sdn. Bhd. You may contact us at:

TOPMACRO CAPITAL SDN. BHD.
51-3, Jalan Metro Perdana Barat 1,
Taman Usahawan Kepong,
52100 Kuala Lumpur.
Tel : **03-6257 4899**
Email : inquiry.shariah@gmail.com

13. Where can I get further information?

Should you require additional information further details, kindly log on to our website <https://topmacroshariah.com.my/> or call our Customer Service Centre at **03-6257 4899**

14. IMPORTANT NOTE

YOU ARE REQUIRED TO READ AND UNDERSTAND ALL TERMS AND CONDITIONS OF THE TOPMACRO CAPITAL PERSONAL FINANCING-I BEFORE YOU ACCEPT OR SIGN IT.

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR TOPMACRO CAPITAL PERSONAL FINANCING-I.