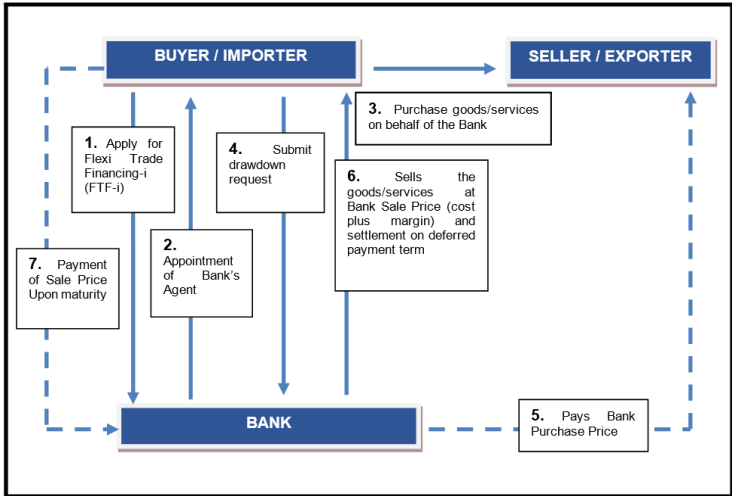
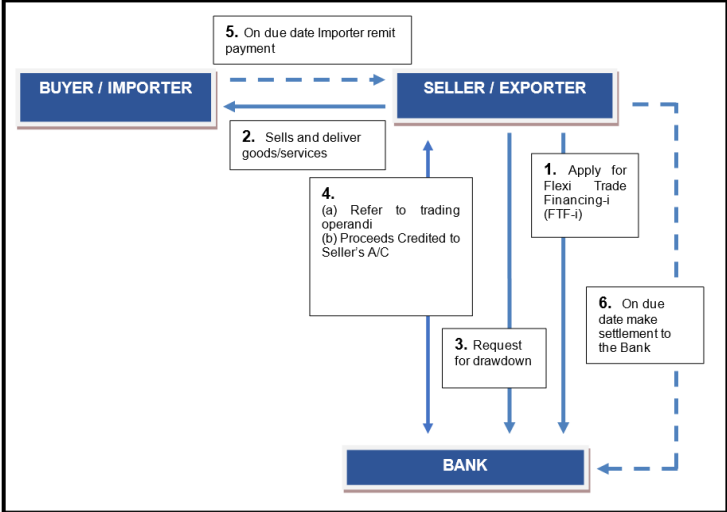


NO.	ITEM	INFORMATION
1.	Product Name	Flexi Trade Financing-i (FTF-i)
2.	Type of Facility	Trade Bills-i Facility
3.	Purpose	<p>The FTF-i facility is especially designed for new potential customers and to accommodate existing customers who are not granted with Accepted Bills-i (AB-i) facility and/or customers who wish to avail for financing of services.</p> <p>The selected Services Payable allowed for financing include:</p> <ul style="list-style-type: none"> ▪ Import Duties ▪ Freight & Shipping charges ▪ Port charges & Insurance cost ▪ Purchases of electricity ▪ Purchase of logistic services including Bunker fuel / Container / Warehouse lease / Port Bills (Purchase / Rental) ▪ Purchase of computer software licences
4.	What is FTF-i?	<p>Flexi-Trade Financing-i (FTF-i) is a facility offered to trade customer for financing of its trade related foreign and local sales (usance) or foreign and local purchases (sight or usance). Additionally, FTF-i also allows financing of services payables. The FTF-i facilities are to be used only for genuine working capital purposes and must not be used to finance customer's purchase of fixed assets.</p>
5.	Shariah Concept	<p><u>FTF-i Purchase</u></p> <p>FTF-i Purchase is structured under the concept of Murabahah. Murabahah means cost plus profit or mark-up contract. In this case, the Bank would have to disclose the cost and the profit to be made hence the Bank's Sale Price.</p> <p><u>FTF-i Sale</u></p> <p>FTF-i Sales is structured under the concept of Bay' Al Dayn Bi Al Sila' (BDBS). BDBS means sales of debt via commodity. In this case, the Bank will purchase the commodity from the commodity provider (Broker A) and exchange the commodity with the customer's receivable. The Customer then will appoint the Bank as an agent to dispose the commodity to another Broker B and the proceeds from the commodity disposal will be credited into the Customer's account accordingly.</p>

NO.	ITEM	INFORMATION
6.	Modus Operandi	<p><u>FTF-i Purchase</u></p>  <ol style="list-style-type: none"> 1. Customer (Buyer/Importer) applies for Flexi-Trade Financing-i (FTF-i) facility with the Bank 2. Bank appoints the customer (Buyer/Importer) as an agent to buy goods/services from the Seller/Exporter 3. As a Bank's agent, the customer (Buyer/Importer) purchase goods/services from Seller/Exporter 4. Customer submits disbursement request form and other relevant supporting documents to the Bank. 5. Upon approval of the disbursement request, the Bank pays the Bank Purchase Price to the Seller. 6. Under the Murabahah concept, the Bank is then sells the goods/services to the customer (Buyer/Importer) at Bank Sale Price (cost plus mark-up) on agreed deferred payment term. 7. Upon maturity, the customer (Buyer/Importer) pays Bank Sale Price as per agreed payment method.

NO.	ITEM	INFORMATION
		<p>FTF-i Sale</p>  <pre> graph TD subgraph Buyer_Importer [BUYER / IMPORTER] direction TB B1[5. On due date Importer remit payment] end subgraph Seller_Exporter [SELLER / EXPORTER] direction TB S1[1. Apply for Flexi Trade Financing-i (FTF-i)] S2[2. Sells and deliver goods/services] S3[3. Request for drawdown] S4[4. (a) Refer to trading operandi (b) Proceeds Credited to Seller's A/C] end subgraph Bank [BANK] direction TB BK1[6. On due date make settlement to the Bank] end S1 --> BK1 S2 --> B1 S3 --> BK1 BK1 -.-> S1 B1 -.-> S2 BK1 -.-> S3 </pre> <ol style="list-style-type: none"> 1. Customer (Seller/Exporter) applies for Flexi-Trade Financing-i (FTF-i) facility with the Bank 2. Customer (Seller/Exporter) sells and deliver goods/services to the Buyer 3. Customer (Seller/Exporter) will then request for disbursement to the Bank. 4. Under the Bay' al Dayn Bi al Sila concept, the Bank is to finance the goods/services at the Bank Purchase Price. <ol style="list-style-type: none"> (a) Refer to Trading Operandi (b) The proceeds equivalent to the bank's Purchase Price (BPP) will then be remitted/ credited to seller's account. 5. Buyer will settle the payment to the seller on date of maturity. 6. Seller will settle the payment to the Bank on date of maturity.
7.	Payment	<ul style="list-style-type: none"> • For financing local purchases/imports - principal plus profit to be debited from customers CA-i or FCA-i on maturity date • For financing local sales/exports - only principal is due at maturity, the profit to be collected up-front. <p><i>Note: Non-payment of FTF-i upon maturity are be handled in accordance with the Bank's existing guidelines.</i></p>

NO.	ITEM	INFORMATION				
8.	Fees and charges	No.	Type of Fees and Charges	Charges Amount		
		1.	Handling Fee	• FTF-i Purchase	Not applicable	
				FTF-i Sale	Flat RM50 per disbursement	
		2.	Stamp duty <ul style="list-style-type: none"> • Facility Agreement • Other Security Document ✓ Letter of Offer ✓ Contract Note for Murabahah Financing 	Ad valorem RM 10.00 RM 10.00		
		3.	Brokerage Fee	<ul style="list-style-type: none"> • <u>Corporate customers</u> RM10.00 per RM1 million on pro-rate basis • <u>SME customers</u> RM 5.00 per RM1 million on pro-rate basis <p>*Applicable for FTF-i Sale only</p>		
		4.	Cost of Swift	RM 15.00		
		5.	Cost of RENTAS	Corporate	RM 9.00	
	Individuals and SMEs	RM 5.00				
6.	Cost of Postage	RM 10.00				

NO.	ITEM	INFORMATION																								
9.	Eligibility	<ul style="list-style-type: none"> ▪ Existing Customers with no adverse record or past due obligation for 3 incidences. ▪ New customers with minimum two (2) years in operation or three (3) years for seasonal importers/exporters or subject to strong business justification as approved by Business Head. ▪ To be offered to customer with an acceptable credit rating up to Obligor Risk Rating (ORR) 9 only. ▪ Other credit evaluation and assessment of the facility are as per current credit policy. ▪ FTF-i may be offered either under a combined trade line limit or on a stand-alone basis 																								
10.	Documentation	<ul style="list-style-type: none"> a. Letter of Offer (LO) b. Facility Agreement (FA) c. Letter of Advice for Murabahah Financing d. Contract Note for Murabahah Financing e. Letter of Agency 																								
11.	Facility Code	<p><u>Flexi Trade Financing-i Purchase</u></p> <table border="1"> <thead> <tr> <th></th> <th><u>Facility code</u></th> <th><u>Description</u></th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>801</td> <td>FTF-i Purchase</td> </tr> <tr> <td>b)</td> <td>802</td> <td>FTF-i Purchase - Local</td> </tr> <tr> <td>c)</td> <td>803</td> <td>FTF-i Purchase - Foreign</td> </tr> </tbody> </table> <p><u>Flexi Trade Financing-i Sales</u></p> <table border="1"> <thead> <tr> <th></th> <th><u>Facility code</u></th> <th><u>Description</u></th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>806</td> <td>FTF-i Sales</td> </tr> <tr> <td>b)</td> <td>807</td> <td>FTF-i Sales - Local</td> </tr> <tr> <td>c)</td> <td>808</td> <td>FTF-i Sales - Foreign</td> </tr> </tbody> </table>		<u>Facility code</u>	<u>Description</u>	a)	801	FTF-i Purchase	b)	802	FTF-i Purchase - Local	c)	803	FTF-i Purchase - Foreign		<u>Facility code</u>	<u>Description</u>	a)	806	FTF-i Sales	b)	807	FTF-i Sales - Local	c)	808	FTF-i Sales - Foreign
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