



## **NOTICE TO GRANT IBRA' FOR SALE-BASED FINANCING FACILITIES**

Dear Valued Customers,

In accordance with Shariah requirements, Ibra' (Rebate) will be granted for all sale-based financing products offered by MBSB. Ibra' (Rebate) represents the rebate arising from the waiver of the right to claim the deferred profit due to MBSB. This rebate is not in the form of cash payable to the Customer, but will only be reflected as a reduction in the profit portion of MBSB's Selling Price.

MBSB will grant Ibra' (Rebate) on the settlement date based on the formula set out below, in the event of any of the following scenarios:-

- i. Early settlement, where the Customer has given MBSB prior written notice of the required period;
- ii. Settlement due to a restructuring of the financing facility;
- iii. Settlement by Customer where the financing facility is in default; and
- iv. Settlement by the Customer in the event of termination or cancellation of financing before the maturity date.

Settlement Amount = Outstanding Selling Price + Installments Due + Late Payment Compensation (Ta'widh) + other charges - Rebate (Ibra')

Rebate (Ibra') = Deferred Profit - Early Settlement Charges (if any)

Ibra' (Rebate) will also be granted for a variable rate facility, if the Effective Profit Rate (EPR) is lower than the Ceiling Profit Rate (CPR). The difference between the profit amount calculated based on CPR and the profit amount calculated based on EPR will be considered as rebate.

This notice merely serves to formalise our commitment in granting Ibra' (Rebate). For further clarification on Ibra' (Rebate), please visit our nearest MBSB branch. Alternatively, you may contact us at 03-2096 3000

Thank you.

**For and on behalf of Malaysia Building Society Berhad**



## **NOTIS UNTUK MEMBERI IBRA' BAGI KEMUDAHAN PEMBIAYAAN DI BAWAH KONTRAK JUAL BELI**

Para Pelanggan yang dihormati,

Selaras dengan keperluan Syariah, Ibra' (Rebat) akan diberi kepada semua produk pembiayaan berasaskan prinsip jual beli yang ditawarkan oleh MBSB. Ibra' (Rebat) ialah pengurangan hak tuntutan ke atas perbezaan keuntungan tertunda yang perlu dibayar kepada MBSB. Rebate ini tidak akan dibayar secara tunai sebaliknya akan dikira sebagai pengurangan jumlah keuntungan dari harga jualan MBSB

MBSB akan memberikan Ibra' (Rebat) pada tarikh penyelesaian berdasarkan formula yang tertera, sekiranya berlaku salah satu senario di bawah:-

- i. Tebus hutang/penyelesaian awal di mana Pelanggan telah memberikan notis secara bertulis kepada MBSB;
- ii. Penyelesaian disebabkan oleh penstrukturan semula kemudahan pembiayaan;
- iii. Penyelesaian oleh Pelanggan di mana kemudahan pembiayaan telah diingkari; dan
- iv. Penyelesaian oleh Pelanggan sekiranya berlaku penamatan atau pembatalan pembiayaan sebelum tarikh matang.

Jumlah Penyelesaian = Baki Harga Jualan + Bayaran Ansuran Tertunggak + Pampasan Bayaran Lewat (Ta'widh) + Caj-Caj Lain - Rebat (Ibra')

Rebat (Ibra') = Keuntungan Tertanggung - Caj Penyelesaian Awal (jika ada)

Rebat ini juga akan di beri bagi kemudahan kadar boleh ubah jika Kadar Keuntungan Efektif (KKE) adalah lebih rendah dari Kadar Keuntungan Siling (KKS). Perbezaan di antara jumlah keuntungan yang dikira berdasarkan KKS dengan jumlah keuntungan yang dikira berdasarkan KKE akan dianggap sebagai rebat.

Notis ini hanyalah untuk memaklumkan komitmen kami terhadap pemberian Ibra' (Rebat). Sekiranya terdapat sebarang pertanyaan berkenaan Ibra' (Rebat), sila kunjungi cawangan MBSB yang berhampiran. Selain itu, anda boleh menghubungi kami di 03-2096 3000

Terima Kasih.

**Bagi pihak Malaysia Building Society Berhad**