

Shariah Requirement Checklist (For Internal Use Only)

Customer Name:.....

Date:.....

Consumer Banking - Financing Products		
Commodity Murabahah - Tawaruq		
Personal Financing For Government - i <input type="checkbox"/>	Personal Financing For Private - i <input type="checkbox"/>	Personal Financing For Pensioner - i <input type="checkbox"/>

No./Step	Shariah Requirements	
	Application Process	
1	Have you explained the terms applicable to Shariah Contract? Notes: i) Commodity Murabahah: Sale of goods at cost plus profit at an agreed price ii) Tawarruq: Tripartite Cost plus Profit Sale (between Customer, Bank and Broker)	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
	Upon Signing The Letter of Offer	
1	Has the customer signed & dated the Letter of Offer/ Commodity Purchase Order form / Murabahah Sale Acceptance Letter / Seller's Offer once his application has been approved by the bank?	Yes <input type="checkbox"/> N/A <input type="checkbox"/>
Remarks/Notes:		

Attended by:

Name: