

Ref No. :

Date :

To :

**LETTER OF OFFER : PERSONAL FINANCING-i FACILITY**

We refer to the above and are pleased to inform you that RHB Islamic Bank Berhad ("Bank") has conditionally approved the above financing facility ("Facility") subject to the following terms and conditions:

1. **CUSTOMER** : Name : \_\_\_\_\_  
NRIC No : \_\_\_\_\_

2. **GOVERNING LAWS** : Laws of Malaysia

3. **FACILITY** : **Type of Facility /Amount :**

Personal Financing-i Facility under the concept of Commodity Murabahah /Tawarruq in the sum of Ringgit Malaysia \_\_\_\_\_  
\_\_\_\_\_ (RM \_\_\_\_\_) only or such other sum ("**Financing Amount**") to be approved by the Bank subject to the Bank's internal credit evaluation and clearance which sum/approval and other relevant terms shall be communicated to the Customer via short messaging service ("**SMS**") or other forms of Notice.

4. **PURPOSE** : The Facility is to be utilised for the personal use of the Customer.

The Customer shall ensure that the Facility is not utilised to finance any non-halal or non-Shariah permissible activities.

5. **SPECIFIED COMMODITY** : Any commodity which is halal and is in compliance with Shariah principles as specified at the time of transaction.

6. **MODE OF FINANCING** : In accordance with the principle of Commodity Murabahah / Tawarruq, the Bank's financing procedure and pursuant to an irrevocable order from the Customer in the form set out in Annexure 2 made to the Bank upon the Customer's acceptance of this letter of offer, the Bank shall initiate commodity trading with a commodity broker ("**Broker A**") for the purchase of a Specified Commodity (as defined in Clause 5 above).

Upon the Bank taking delivery of the Specified Commodity from Broker A and upon the Bank's approval of the Financing Amount that is to be granted to the Customer, the Bank shall issue a SMS to the Customer offering to sell the Specified Commodity to the Customer at a marked-up price and on deferred payment basis ("**Sale Price**") and thereafter for the Customer to sell the same Specified Commodity to a commodity broker ("**Broker B**") in the sum equivalent to the Financing Amount. In the alternative the Bank may offer to sell the Specified Commodity by issuing a Murabahah Sale Offer Letter.

The Customer's acceptance of the Bank's offer as contained in the SMS or the Murabahah Sale Offer Letter and the Customer's onward sale to Broker B (either (i) by replying "**YES**" to the SMS\* or (ii) by the Customer's written acceptance of the Murabahah Sale Offer Letter in the form set out in Annexure 3\*\* followed by the Customer's issuance of a Seller's Offer as set out in Annexure 4) will, subject to any variations to be informed by Notice from the Bank, constitute a:

(a) debt on the Customer whereby the Customer covenants to the Bank to pay the Sale Price in the amount/rate/instalment as contained in the SMS and in the manner as contained in this letter of offer;

- (b) disbursement of the Financing Amount whereby, the proceeds from the sale to Broker B will be deposited/credited into the Customer's account maintained by the Customer with the Bank and shall be deemed to be a full disbursement by the Bank to the Customer under the Facility.

*\*Note: a "NO" reply to the SMS will mean that the Customer will take delivery of the Commodity whereby all costs (including but not limited to transportation and storage) involved in taking the delivery will be fully borne by the Customer. A "CANCEL" reply to the SMS or a non-reply will mean that the Customer does not wish to proceed with the Facility.*

*\*\*Note: in the event the Customer issues a Murabahah Sale Acceptance Letter as per Annexure 3, the disbursement of the Facility will proceed via the issuance of a Seller's Offer (in the form set out in Annexure 4) by the Customer to Broker B.*

7. **FINANCING TERM/ DURATION** : \_\_\_\_\_ months subject to any variation to be informed by Notice from the Bank.
8. **BANK'S SALE PRICE OF THE COMMODITY (SALE PRICE)** : Ringgit Malaysia \_\_\_\_\_ (RM \_\_\_\_\_) subject to any variation to be informed by Notice from the Bank.
9. **PROFIT RATE** : \_\_\_\_\_% subject to any variation to be informed by Notice from the Bank.
10. **METHOD OF PAYMENT OF SALE PRICE (INSTALMENT)** : 

<b><u>Duration</u></b>	<b><u>Monthly payment</u></b>
_____ months	RM _____
*Final month	RM _____

Any variation to the monthly payments ("instalment payments") and the duration for payment of the Sale Price will be communicated by the Bank to the Customer by Notice from the Bank from time to time, provided that the Sale Price shall remain unchanged.

The first instalment payment to the Bank shall be made one month after the proceeds from the sale to Broker B is deposited/credited into the account of the Customer (on a point to point basis) and the subsequent instalment payments shall be paid on the corresponding date of the subsequent months until the Bank's Sale Price is paid in full.

Should there occur any non-payment, insufficient instalment payment or shortfall in instalment (for reasons including but not limited to) insufficient pension, the Customer shall immediately pay the instalment payment or shortfall amount directly to the Bank, upon notification of the same from the Bank.

*\*Note: Final instalment payable can be higher or lower than ordinary monthly instalments, depending on the balance of the Bank's Sale Price remaining unpaid by the final month.*

11. **COMPENSATION (TAAWIDH)** : The Customer shall be liable to pay the Bank compensation as follows :
- (a) for failure to make payment of any instalments under the Facility from the date of first disbursement until the date of maturity of the Facility, the compensation rate that shall be applied is 1% per annum on the overdue instalment or any other method approved by Bank Negara Malaysia (BNM) or the Association of Islamic Banking Institutions in Malaysia (AIBIM). The amount of such compensation shall not be compounded on the overdue instalment;
- (b) for failure to pay any amount overdue and which failure continues beyond the maturity date of the Facility, the compensation rate that shall be applied is the Bank's prevailing Islamic Money Market Rate on the balance of the Sale Price or any other method approved by BNM or AIBIM. The amount of such compensation shall not be compounded on the balance of the Sale Price.

The aforesaid compensation shall be payable by the Customer before and after any order or judgement of a court of law.

- 12. DISBURSEMENT** : The Facility shall be available for disbursement upon completion of the financing processes and fulfilment of the conditions precedent as stated herein. The disbursement of the Facility shall be made in lump sum basis pursuant to the sale of the Specified Commodity to Broker B, and shall be deposited directly into the Customer's account or if authorised by the Customer the disbursement may be made to the list of payees as per Appendix 1.
- 13. PREPAYMENT** : It is hereby agreed that notwithstanding any provision for the payment of the Facility hereinbefore contained, the Customer may at any time prepay the whole of the Bank's Sale Price or such lesser amount as the Bank may in its absolute discretion accept, PROVIDED THAT a written notice of one (1) month prior to the intended date of prepayment is given in advance to the Bank.
- 14. ACCOUNT** : The Customer shall open and maintain a deposit account with the Bank.
- It is hereby agreed that the disbursement of the Customer's pension payment and the Facility shall be made directly into this account.
- The Customer hereby irrevocably and unconditionally authorises the Bank at any time and from time to time without reference to the Customer and without any obligation whether in law or equity so to do, debit or earmark the account for any payment due under or pursuant to the Facility, including instalment payments whether current or in future payments.
- 15. TAKAFUL** : The Customer shall take up a personal takaful plan (from a takaful company approved by the Bank) upon acceptance of this letter of offer.
- The takaful contribution payable shall be deducted from the Financing Amount approved to the Customer.
- 16. APPOINTMENT OF COLLECTION AGENT** : The Bank shall have the right at its sole discretion and at the cost and expense of the Customer to appoint an agent of its choice to collect all and any sums due to the Bank from the Customer under this letter of offer.
- 17. CONDITIONS FOR DISBURSEMENT** : The Facility shall be available for utilisation subject to the Conditions Precedent as stated in item 2 of Annexure 1 (General Terms and Conditions) annexed hereto.
- Subject to Shariah principles, if the Customer shall fail to comply with any of the Conditions Precedent, the Customer shall not be entitled to utilise the Facility and the Bank shall be entitled to recall the Facility without any prior notice and the Customer shall reimburse and/or indemnify the Bank for all costs and expenses (including legal costs and expenses) incurred by the Bank in connection with the approval and/or grant of the Facility to the Customer.
- 18. PRE AND POST DISBURSEMENT CANCELLATION** : Subject to Shariah principles, the Bank has the right to cancel the Facility offered, at any time before or after disbursement, should there be discovered any material omission or facts not disclosed or wrongly represented that may change the creditworthiness of the Customer and the Customer's ability to perform his obligation, at the Bank's absolute discretion and without assigning any reasons.
- 19. FEES COSTS AND OTHER EXPENSES** : All charges, legal and professional fees, stamp duties, present and future taxes, withholding or other deductions whatsoever, etc incidental to the Facility including the Bank's solicitors fees on a solicitor client basis and/or if any monies hereby granted shall be required to be recovered by any process of law or by the Bank's solicitors shall be borne by the Customer.
- 20. INFORMATION DISCLOSURE** : The Customer consents to the disclosure by the Bank of any information relating to the Facility to the following :
- (a) Disclosing information as required by Bank Negara Malaysia ;
  - (b) To its auditors, legal counsel and other professional advisers;
  - (c) To the Dishonoured Cheque Information System (DCHEQS);
  - (d) To the companies within RHB Capital Group of Companies;
  - (e) To Jabatan Perkhidmatan Awam and Jabatan Hal Ehwal Veteran and any other agencies Government of Malaysia;
  - (f) Pursuant to any subpoena or other legal provisions or in connection with any legal action suit or proceeding relating to the Facility; and
  - (g) Pursuant to any law.

- 21. AMENDMENTS AND/OR ADDITIONAL TERMS** :
- (a) The Bank may at any time hereafter at the Customer's request or at the Bank's absolute discretion convert and/or vary all or any part of the Facility hereby granted into another facility or facilities and in such an event, the liability or obligations hereunder created shall continue to be valid and binding for all purpose whatsoever up to the Sale Price notwithstanding such addition or change and subject to such variations as shall be informed by the Bank or implied by law or trade usage governing or applicable to the addition or changes.
  - (b) Notwithstanding any provision to the contrary, the terms of this letter of offer may, at any time or from time to time, be varied by the Bank at its sole and absolute discretion and where the variation is material, notice will be given to the Customer, PROVIDED THAT such amendment or variation are subject to and shall be in compliance and in conformity with Shariah principles, and thereupon, the amendments and variations shall be deemed to have been made and shall be read and construed as having formed part of this letter of offer at the time of execution.
- 22. NOTIFICATION ON CHANGES IN EMPLOYMENT STATUS** :
- (a) The Customer shall forthwith inform the Bank should the Customer cease to be entitled to the pension for any reasons whatsoever.
  - (b) In such circumstances the Customer shall pay the instalment payments directly to the Bank.
  - (c) Unless due to the negligence or wilful default of the Bank, the Customer shall fully indemnify the Bank from and against any expense, loss, damage or liability which the Bank may incur under or in connection with any claims, demand or action taken by Jabatan Perkhidmatan Awam or Jabatan Hal Ehwal Veteran or any other agencies of the Government of Malaysia in relation to, in connection with or arising from this letter of offer or Facility.
- 23 ANNEXURES** :
- The terms and conditions set out in Annexure 1 attached hereto form an integral part of this letter of offer. However, in the event of any conflict or discrepancy between this letter of offer and the annexure, this letter of offer shall prevail.

We shall be obliged if you could confirm your acceptance of this offer on the foregoing principal terms by signing and returning the attached duplicate of this letter within fourteen (14) days from the date hereof.

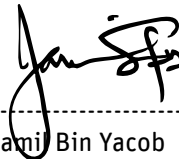
Should you have any query or require any clarification on the offer, please do not hesitate to revert to the undersigned at tel. no : \_\_\_\_\_ at this office.

Thank you.

Yours faithfully,  
For RHB ISLAMIC BANK



Asrul Sani Bin Mohd Mansor  
Head, Cards and Unsecured Business



Jamil Bin Yacob  
Manager, Cards and Unsecured Business

**TO : RHB ISLAMIC BANK**

I, the undersigned, hereby confirm that I have read the terms and conditions set out in this letter of offer and in its Annexures and have taken note of the same.

I hereby accept the Facility upon the terms and conditions mentioned above and in the Annexures hereto and I shall respond to the Bank's SMS within 3 working days from the date the first SMS is sent to me.

It is also hereby agreed that notwithstanding any provision for the payment of the Facility hereinbefore contained, I may at any time prepay the whole of the Bank's Sale Price or such lesser amount as the Bank may in its absolute discretion accept provided that prior written notice of one (1) month is given in advance to the Bank.

.....  
Name : .....  
NRIC No : .....  
Date : .....  
Telephone No : .....(land line) .....(handphone)

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**FOR BANK'S USE**

Witnessed by,

.....  
Name :  
Staff ID :  
Date :

**APPENDIX 1**  
**(Clause 12)**

Settlement Instruction (overlapping)

No	INSTITUTIONS/COOPERATIVES	SETTLEMENT AMOUNT	SETTLEMENT DUE DATE (IF APPLICABLE)

## ANNEXURE 1

### GENERAL TERMS AND CONDITIONS

#### 1. REPRESENTATIONS AND WARRANTIES

The Customer hereby represents and warrants to the Bank that:-

- i. the Customer has full legal right, authority, power and capacity to accept the Facility and to perform his/her obligations in accordance with the terms in this letter of offer;
- ii. the Customer is entitled to pensions from Jabatan Perkhidmatan Awam or Jabatan Hal Ehwal Veteran, as the case may be;
- iii. this letter of offer constitutes legal, valid and binding obligations enforceable against the Customer in accordance with its respective terms;
- iv. all consents, authorizations and approvals which are required or advisable to be obtained in connection with the acceptance, delivery, legality or enforceability of this letter of offer and the use of the Facility have been obtained and are in full force and effect;
- v. neither the Customer's acceptance and delivery of this letter of offer nor the performance of the terms herein will contravene or constitute a default under any law, regulation, order or decree of any governmental authority, agency or court to which the Customer is subject;
- vi. the Customer is not in default under any agreement to which the Customer is a party or by which the Customer may be bound and no litigation, arbitration or administrative proceedings are presently current or pending or threatened against the Customer;
- vii. all information furnished by the Customer to the Bank in connection with the Facility are true and correct and there has been no omission, which would render the information inaccurate or misleading; and
- viii. there are no bankruptcy proceedings currently pending or threatened against the Customer.

#### 2. CONDITIONS PRECEDENT

The Facility will be made available for the Customer's utilization upon the fulfillment of the following conditions precedent:-

- i. the Customer shall have passed the Bank's internal credit evaluation and clearance to the Bank's satisfaction;
- ii. the Bank shall have received the Customer's acceptance of this letter of offer and any subsequent variations within the time prescribed;
- iii. all documents which are required herein and/or such other documents as may be required by the Bank and/or its solicitors shall have been executed by the Customer, duly stamped and registered at such registries as the Bank may deem necessary or expedient;
- iv. the Customer shall have paid all fees or charges payable or agreed to be paid by the Customer to the Bank for or in connection with the Facility;
- v. Jabatan Perkhidmatan Awam or Jabatan Hal Ehwal Veteran, as the case may be, shall have credited the Customer's pension payment into the Customer's account maintained with the Bank;
- vi. no Event of Default (as stipulated under paragraph 4 hereof) or no event which with the giving of notice or lapse of time or both would constitute an Event of Default shall have occurred or is continuing;
- vii. no extraordinary circumstances or change of law or other governmental action shall have occurred which makes it improbable that the Customer will be able to observe or perform the covenants and obligations herein;
- viii. search results on the Customer at Jabatan Insolvency Malaysia are satisfactory to the Bank; and
- ix. submissions of an irrevocable and unconditional standing instruction authorising the Bank to debit the Customer's account maintained with the Bank for any payment under or pursuant to the Facility.

#### 3. AFFIRMATIVE COVENANTS

During the tenor of the Facility the Customer will:-

- i. punctually pay, discharge or otherwise satisfy at or before maturity or before they become delinquent, as the case may be, the installment payments of the Sale Price and all of his/her indebtedness and other obligations of whatever nature;
- ii. ensure that the Customer's pension payment is at all times credited into the Customer's account maintained with the Bank;
- iii. take all steps as may be necessary to ensure that there is no material adverse effect on his/her financial position;
- iv. furnish to the Bank all information reasonably required by the Bank in relation to the Customer; and
- v. notify the Bank of the occurrence of an Event of Default or of any event of default in relation to any of the Customer's other indebtedness.
- vi. timeously perform and carry out any and all of his/her obligations under the Facility;

**4. EVENTS OF DEFAULT**

The full amount of the Sale Price and all monies outstanding under the Facility together with compensation thereon (if any) and all other monies relating thereto shall become immediately payable by the Customer upon the occurrence of any of the following events:

- i. the Customer defaults in the installment payment(s) of the Sale Price or in the payment of any money payable to the Bank after the same shall have become due whether formally demanded or not;
- ii. the Customer defaults under any other provision herein which is not capable of remedy or which, being capable of remedy, is not remedied within fourteen (14) days after being required to do so by the Bank;
- iii. any representation, warranty or condition made or implied by the Customer herein is incorrect or misleading in any material respect;
- iv. any other event or series of events whether related or not has or have occurred which in the opinion of the Bank (which opinion shall be final and binding) could or might affect or prejudice the Customer's ability or willingness to comply with all or any of the Customer's obligations hereunder;
- v. the Customer commits any act of bankruptcy or becomes bankrupt or shall die or become insane;
- vi. any of the documents given to the Bank is or becomes for any reason whatsoever invalid or unenforceable;
- vii. if the Bank shall in its sole discretion consider that the Facility or its position in relation to the payment of the Facility to be in jeopardy.

**5. BANK'S RIGHT TO COMMENCE LEGAL PROCEEDING CONCURRENTLY**

Upon default or breach by the Customer of any term, covenant, stipulation and/or undertaking herein provided and on the part of the Customer to be observed and performed, the Bank shall thereafter have the right to exercise all or any of the remedies available whether by this letter of offer, by statute or otherwise and shall be entitled to exercise such remedies concurrently, including pursuing a civil suit to recover all moneys due and owing to the Bank.

**6. LEGAL AND INCIDENTAL EXPENSES**

The Customer shall pay all legal fees and incidental expenses in connection with the preparation, stamping and registration of any security documents required by the Bank hereunder even though the said documents are not executed by the Customer for any reason whatsoever. If any money payable under the Facility is required to be recovered through any process of law or placed in the hands of solicitors for collection, the Customer shall be liable to pay the Bank's solicitors' fees (on a solicitor and client basis) and any other fees and expenses incurred in respect of such collection.

**7. WAIVER AND INDULGENCE**

The terms and conditions herein may be waived by the Bank in whole or in part with or without conditions at the discretion of the Bank without prejudicing the rights of the Bank hereunder and any failure by the Bank to enforce any of the provisions hereunder or any forbearance delay or indulgence granted by the Bank to the Customer shall not be construed as a waiver of the Bank's rights hereunder.

**8. ISLAMIC BANKING ACT 1983**

The approval of the Facility to the Customer shall be upon the condition that the Bank will not breach or contravene any law legislation or regulation including, without limiting the generality of the foregoing, the provisions of Section 25 of the Islamic Banking Act 1983 or any other provisions thereof. The Customer hereby declares to the Bank that none of the Customer's spouse, parents and children is in the employment of or directly related to any of the directors, officers or employees of the Bank. In the event any such relationship is established or discovered now or in the future, the Bank reserves the right forthwith to terminate and recall the Facility.

**9. ANTI-MONEY LAUNDERING AND ANTI-TERRORISM FINANCING ACT 2001 (ACT 613)**

During the tenor of the Facility the Customer will ensure that he/she has never and would not:-

- i. engage, directly or indirectly, in a transaction that involves proceeds of any unlawful activity;
- ii. acquire, receive, possess, disguise, transfer, convert, exchange, carry, dispose, use, remove from or bring into Malaysia proceeds of any unlawful activity; or
- iii. conceal, disguise or impede the establishment of the true nature, origin, location, movement, disposition, title of, rights with respect to, or ownership of, proceeds of any unlawful activity.

**10. DUTY TO VERIFY STATEMENTS OF ACCOUNTS/CERTIFICATE OF BANK**

The Customer shall verify all statements of accounts sent to the Customer by the Bank and immediately revert to the Bank in the event of any discrepancy in such statements of accounts failing which they shall be deemed to be conclusive and binding against the Customer. A statement by the Bank and signed by any of its officers as to what at any time is the amount outstanding shall, save for manifest errors be final and conclusive and shall not be questioned by the Customer on any account whatsoever.



**11. SET OFF/COMBINATION OR CONSOLIDATION OF ACCOUNTS**

The Bank shall be entitled (but shall not be obliged) at any time and without notice to the Customer to combine, consolidate or merge all or any of the Customer's accounts and liabilities with and to the Bank anywhere whether in or outside Malaysia whether alone or jointly with any other person and may transfer or set off any sums in credit in such accounts in or towards satisfaction of any of the Customer's liabilities whether actual or contingent, primary or collateral notwithstanding that the credit balances on such accounts and the liabilities on any other accounts may not be expressed in the same currency and the Bank is hereby authorised to effect any necessary conversions at the Bank's own rate of exchange then prevailing.

Without prejudice to the generality of the above, the Bank further reserves the right at any time and without notice to the Customer to debit any of the Customer's accounts (whether in credit or debit) with the Bank for all payments due and payable by the Customer howsoever to the Bank.

**12. SUSPENSE ACCOUNT**

Any money received by the Bank in respect of the Facility may be kept to the credit of a suspense account for so long as the Bank thinks fit without any obligation in the meantime to apply the same or any part thereof in or towards settlement of any liabilities due by the Customer to the Bank.

**13. NOTICES & SERVICE OF LEGAL PROCESS****A. Notices**

Any notice or communication under or in connection with this letter of offer may be communicated by (i) telephone, or (ii) in writing delivered personally by prepaid registered or ordinary post, facsimile, electronic mail or short messaging system ("sms") to the addresses and/or hand phone number given in this letter of offer or in the acceptance to this letter of offer or at such other address/hand phone number as the recipient may have notified to the other party in writing. Proof of posting or despatch of any notice or communication shall be deemed to be proof of receipt:

- (a) in the case of telephone call, when made;
- (b) in the case of delivery by hand, when so delivered;
- (c) in the case of a letter, after the expiration of three (3) Business Days from the date it was posted;
- (d) in the case of facsimile, at the time the transmission report is received by the sender which purports to confirm that the addressee has received such facsimile;
- (e) in the case of electronic mail, at the time when actually sent in readable form from the sender's email account/ computer; and
- (f) in the case of sms, at the time when sending is successful from the sender's hand phone to the hand phone number given herein.

For the avoidance of doubt, the Customer authorises the Bank to rely upon and act on any instruction, notice or communication from the Customer made by telephone, facsimile or sms to the Bank and the Customer shall indemnify and release and hold the Bank harmless against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities (unless due to gross negligence or wilful default of the Bank) in consequence of, or in any way related to the Bank having relied upon or acted in good faith in accordance with the Customer's telephone, facsimile or sms instruction, notice or communication notwithstanding that such instructions, notices or communications had been initiated or transmitted in error, fraudulently altered, misunderstood or distorted in the lines of communication or transmission.

"Business Day" means a day which the Bank is open for business.

**B. Service of Legal Process**

- (a) The service of any Legal Process may be given by prepaid registered or ordinary post sent to the respective address of the parties hereto and such Legal Process shall be deemed to have been duly served after the expiration of five (5) days from the date it is posted and if delivered by hand, on the day it was delivered; and
- (b) No change in the address for service howsoever brought about shall be effective or binding on either party unless that party has given to the other actual notice of the change of address for service and nothing done in reliance of sub-section (a) above shall be effected or prejudiced by any subsequent change in the address for service over which the other party has no actual knowledge of at the time the act or thing was done or carried out.
- (c) "Legal Process" means pleadings, all forms of originating processes, interlocutory applications of whatever nature, affidavits, orders and such documents other than the aforesaid which are required to be given to the other party hereto, notices, under the Companies Act 1965, the Bankruptcy Act 1967 and other Malaysian laws.

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**ANNEXURE 2**

**COMMODITY PURCHASE ORDER**

(To be issued by the Customer to the Bank)

DATE :

TO : RHB ISLAMIC BANK BERHAD  
Level 11, Menara Yayasan Tun Razak  
200 Jalan Bukit Bintang  
55100 Kuala Lumpur  
Malaysia  
(for the attention of \_\_\_\_\_)

Dear Sirs,

**LETTER OF OFFER DATED** **(“LETTER OF OFFER”) – COMMODITY PURCHASE ORDER**

I refer to Clause 6 of the Letter of Offer.

I hereby make this order and request you to purchase the Specified Commodity at a purchase price of Ringgit Malaysia \_\_\_\_\_ Only (RM \_\_\_\_\_) that is equivalent to the Financing Amount approved by your goodselves..

I acknowledge that your purchase of the Specified Commodity will be upon my request herein contained and I undertake to purchase the Specified Commodity from you in the amount equivalent to the Financing Amount approved by your goodselves.

This Commodity Purchase Order is irrevocable and the terms and conditions of the Letter of Offer are deemed incorporated into this Commodity Purchase Order.

Yours faithfully,

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NAME :

I/C NO :

**ANNEXURE 3**

**MURABAHAH SALE ACCEPTANCE LETTER**

(To be issued by the Customer to the Bank)

DATE :

TO : RHB ISLAMIC BANK BERHAD  
Level 11, Menara Yayasan Tun Razak  
200 Jalan Bukit Bintang  
55100 Kuala Lumpur  
Malaysia  
(for the attention of \_\_\_\_\_)

Dear Sirs,

**LETTER OF OFFER DATED \_\_\_\_\_ (“LETTER OF OFFER”) – MURABAHAH SALE ACCEPTANCE LETTER**

I refer to Clause 6 of the Letter of Offer and to your Murabahah Sale Offer Letter dated \_\_\_\_\_ (“Murabahah Sale Offer Letter”).

I hereby accept your offer to sell the Specified Commodity to me in accordance with the terms and conditions of the Murabahah Sale Offer Letter.

The terms and conditions of the Letter of Offer and Murabahah Sale Offer Letter are deemed incorporated into this Murabahah Sale Acceptance Letter.

Yours faithfully,

\_\_\_\_\_

NAME :

I/C NO :

## ANNEXURE 4

### SELLER'S OFFER

(To be issued by the Customer to Broker B)

**DATE** :  
**TO** : .....[Broker B]  
**ATTN** :  
**FAX/EMAIL** :  
**FROM** :

#### LETTER OF OFFER DATED

#### BETWEEN THE SELLER AND RHB ISLAMIC BANK BERHAD

I refer to the above matter and I hereby offer to sell to you the Specified Commodity which terms are as follows:

#### Terms

Seller :  
Purchaser :  
Seller's Ref :  
Certificate Number :  
Specified Commodity :  
Quantity :  
Location :  
Price in RM :  
Value Date/ Delivery Date:  
Payment Date :

**Payment: On the Payment Date, you shall credit my account at RHB Islamic Bank Berhad with the price stated above.**

This sale transaction will be concluded upon your acceptance of this offer by forwarding the Purchaser's Acceptance to me or to RHB Islamic Bank Berhad (as our facilitator). Thereafter the title and ownership of the Specified Commodity will be transferred to you.

Yours faithfully,

-----  
NAME :  
I/C NO :