



PETRONESA SDN BHD (140308H) (Subsidiary of Yayasan Sarawak)
2ND FLOOR, NO. 192 & 192A, AL-IDRUS COMMERCIAL CENTRE, JALAN SATOK 03400 KUCHING, SARAWAK
P.O. BOX 1676, 03732 KUCHING, SARAWAK.
TELEPHONE: (082) 241686 (3 LINES) FAX: (082) 427106

MURABAH CREDIT SALE FACILITY APPLICATION FORM

BUYER

A. PERSONAL PARTICULARS

Full Name : Old I/C No :
New I/C No : Home Telephone :
Date of Birth : Mobile Phone Number :
Sex : Marital Status (Married / Single) :
Race :
House Address (Residential) : Town :
Postcode : No. of Dependents :
Bank A/C No. :
House (own / rent / parent's / relatives) :
Home Address :

B. EMPLOYER'S PARTICULARS

Name :
Address :
Office Telephone : Length of Service (Years) :
Position : Date of Joining :
Status of Employment (Confirmed/Unconfirmed/Contract Staff) : Date of Confirmation :

C. SPOUSE'S PARTICULARS

Full Name : Old I/C No :
New I/C No :
Name of Employer :
Address of Employer :
Office Telephone : Mobile Phone Number :
Position : Length of Service (Years) :

D. MONTHLY STATEMENT OF INCOME & EXPENDITURE

Table with 5 columns: Description, BUYER, SPOUSE, RM, TOTAL. Rows include Basic Salary, Household Expenditure, Housing Loan Repayment, Car / Motorcycle Loan Repayment, Other Deductions, and Net Income.

E. CREDIT HISTORY WITH PETRONESA SDN BHD

Purchase any goods (Yes/No) :

Account No. :

F. DETAIL OF PURCHASES:

Table with 2 main columns: Crude Palm Oil (CPO) Specifications and Purchase Price. Rows include Purchase Price per Metric Ton, Quantity, Total Purchase Value, Mark-Up percentage, Amount of Credit, Period of Repayment, and Monthly Installment.





**PETRONESA SDN BHD (140300H)** (Subsidiary of Yayasan Sarawak)  
2ND FLOOR, NO. 192 & 192A, AL-IDRUS COMMERCIAL CENTRE, JALAN SATOK 93400 KUCHING, SARAWAK  
P.O. BOX 1876, 93732 KUCHING, SARAWAK.  
TELEPHONE: (082) 241800 (3 LINES) FAX: (082) 427100

**MURABAHA CREDIT SALE FACILITY APPLICATION FORM**

**DECLARATION**


I/WE hereby declare my/our intention to enter the Murabaha Credit Sale Agreement if this application is approved by Petronesa. This application is considered as a unilateral binding "wa'ad" or "promise" to enter into the future agreement from my/our side.

I/WE hereby consent and agree that the Murabaha Credit Sale Transaction will be carried out by Petronesa's service provider on behalf of Petronesa. We consent and agree that Petronesa's service provider will make the delivery of the Goods to me/us on behalf of Petronesa.

I/WE hereby declare that the information contained in this application are true and correct to the best of my/our knowledge. In the event of any material change in the facts submitted herein, I/WE undertake to notify Petronesa immediately in writing. I/WE hereby authorize Petronesa to obtain such credit or other information as it may require for the proper consideration of this application.

I/WE further declare that I/WE am/are not a bankrupt.

I/WE hereby agree that information relating to the facility applied and granted to me/us may be forwarded to any credit bureau or agencies in Malaysia.

BUYER'S SIGNATURE  : ..... DATE : .....

WITNESS SIGNATURE : *Agent* ..... DATE : .....

NAME OF WITNESS : ..... I/C NO. : .....

GUARANTOR'S SIGNATURE : ..... DATE : .....

WITNESS SIGNATURE : ..... DATE : .....

NAME OF WITNESS : ..... I/C NO. : .....

RECOMMENDED BY	VERIFIED BY	APPROVED BY
Name :	Name :	Name :
Dealer :	Officer :	G/M Manager :
Date :	Date :	Date :



**PETRONESA SDN BHD (140308H)** (Subsidiary of Yayasan Sarawak)  
 2ND FLOOR, NO. 192 & 192A, AL-IDRUS COMMERCIAL CENTRE, JALAN SATOK, 93400 KUCHING, SARAWAK  
 P.O. BOX 1576, 93732 KUCHING, SARAWAK. TELEPHONE: (082) 241566 (3 LINES) FAX: (082) 427100

## MURABAHA CREDIT SALE

### Product Disclosure Sheet

(Please read this product Disclosure Sheet before you decide to take up the Murabaha Credit Sale provided by Petronesa Sdn Bhd. Please also read the general terms and conditions. It is advisable for you to seek clarification on any of the terms and conditions governing the said product).

#### Murabaha Credit Sale

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

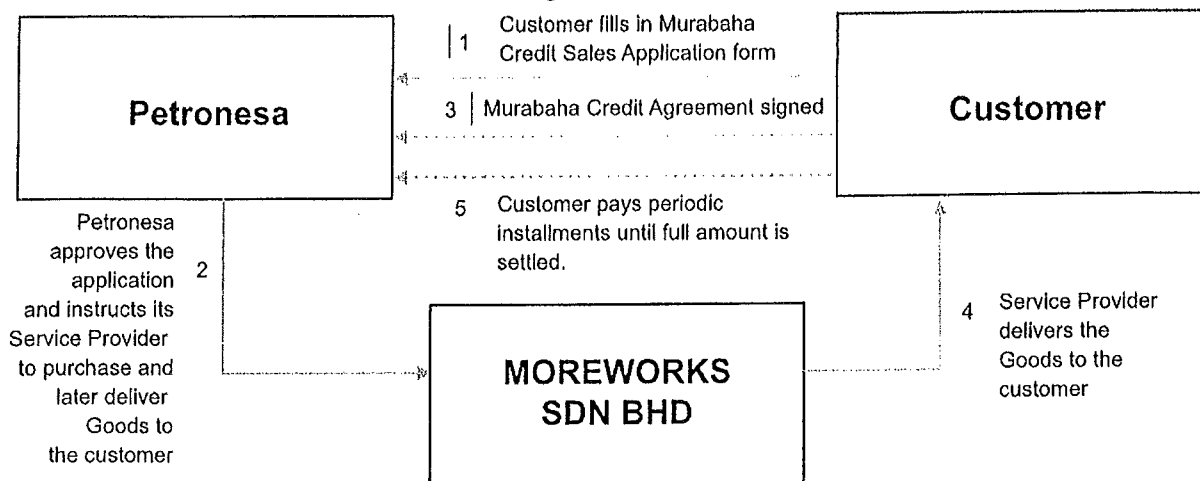
### 1. What is the nature of this transaction?

Murabaha Credit Sale Provided by Petronesa Sdn Bhd is an Islamic financing facility based on the Shariah concept of Murabaha (cost plus profit sale) on a deferred payment payable in the future through monthly installments until the full Murabaha price is fully settled.

### 2. What is the applicable Shariah concept for this facility?

The Shariah concept applicable to this facility is Murabaha sale.

**Murabaha:** is a cost plus profit sale contract whereby the seller expressly mention the cost of goods sold and sells it to another person by adding a mutually agreed profit that can either be in lump sum or through an agreed ratio or profit to be charged over the cost. In this facility, the seller is Petronesa. It sells Crude Palm Oil "CPO" to the customer through the Service Provider (Wakeel).



### 3. What does this facility offer?

- Amount of Selling Price : RM
- Installment Period :
- Profit rate :
- Monthly payment : RM



**PETRONESA SDN BHD (140308H)** (Subsidiary of Yayasan Sarawak)  
 2ND FLOOR, NO. 192 & 192A, AL-IDRUS COMMERCIAL CENTRE, JALAN SATOK, 93400 KUCHING, SARAWAK  
 P.O. BOX 1576, 93732 KUCHING, SARAWAK. TELEPHONE: (082) 241566 (3 LINES) FAX: (082) 427106

#### 4. What are my obligations?

Make a monthly payment of RM \_\_\_\_\_ a month which is done through a salary deduction at the beginning of each month until the end of the abovementioned tenor.

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

**Stamp Duties:** As per the Stamp Duty Act 1949 (Revised 1989).

**Processing Fees:** As per illustrated in \_\_\_\_\_.

#### 6. Who is eligible for this facility?

Available to all confirmed and permanent employees of the State Government and Statutory Bodies of Sarawak and Federal Departments and other approved Federal agencies.

#### 7. What if I fail to fulfill my obligation?

Petronesa will proceed to take necessary action including legal action to recover its debts / costs pertaining to this loan.

#### 8. Do I have an option for early settlement?

The Buyer may only make early settlement of the Purchase Price in whole and not in part. The buyer must give the Seller at least seven (7) working days prior written notice of early settlement. The Seller, at its discretion, may grant a rebate (ibra').

#### 9. What is the security required for taking the facility?

- (i) Letter of confirmation of employment;
- (ii) Salary deduction form;
- (iii) Irrevocable Letter of Authority addressed to the Buyer's employer;
- (iv) Letter of confirmation of application for Murabaha Credit Sale

#### 10. What should I do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in timely manner.

#### 11. Where can I get further information?

Additional information on this facility are available at our office :

**PETRONESA SDN BHD**  
 2ND FLOOR, NO. 192 & 192A,  
 AL-IDRUS COMMERCIAL CENTRE, JALAN SATOK,  
 93400 KUCHING, SARAWAK  
 TELEPHONE: (082) 241566 (3 LINES) FAX: (082) 427106



**PETRONESA SDN BHD (140308H)** (Subsidiary of Yayasan Sarawak)  
2ND FLOOR, NO. 192 & 192A, AL-IDRUS COMMERCIAL CENTRE, JALAN SATOK, 93400 KUCHING, SARAWAK  
P.O. BOX 1576, 93732 KUCHING, SARAWAK. TELEPHONE: (082) 241600 (3 LINES) FAX: (082) 427100

\* Those standards comply with AAOIFI standards for Murabaha transaction.

*I/We hereby confirm having explained the Product Disclosure Sheet (PDS) to the customer.*

Authorised Personnel

Name:

Date:

Customer

Name :

Date :



**MOREWORKS SDN BHD**

(968003-M)

A2-3, Block A, Level 2, Plaza Dwiatauk, Jalan Sri Permaisuri,  
Bandar Sri Permaisuri, 56000 Kuala Lumpur.

**SPOT SALE**  
**Product Disclosure Sheet**

(Please read this product Disclosure Sheet before you decide to enter The Spot Sale arranged by Moreworks Sdn Bhd. Please also read the general terms and conditions. It is advisable for you to seek clarification on any of the terms and conditions governing the said product).

**Cash Sale Agreement**

Date: ...../...../..... (CPO date)

(To be filled by the customer service officer)

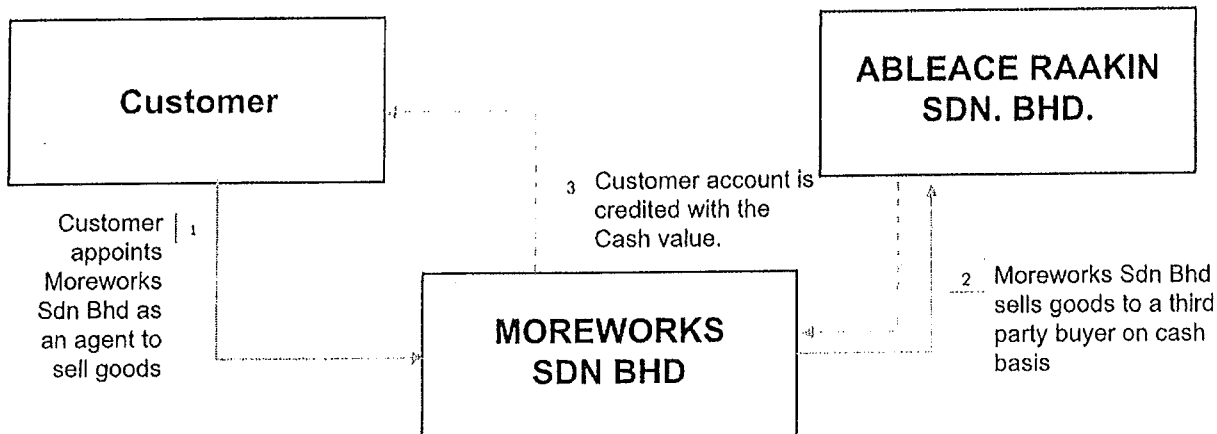
**1. What is the nature of this transaction?**

The Spot Sale arranged by Moreworks Sdn Bhd is an agreement based on the Shariah concept of Wakalah (agency) and Bai' (Sale). The contract aims to authorize Moreworks Sdn Bhd to act as a Wakeel (agent) on behalf of the customer to sell his/her/their goods on cash basis through a Bai' contract.

**2. What is the applicable Shariah concept for this facility?**

The Shariah concept applicable to this facility is Wakalah (Agency) and Bai' (Sale).  
**Wakalah:** is the act of one party delegating the other to act on its behalf in what can be a subject matter of delegation.

**Bai' (sale):** is a normal sale contract whereby the seller sells a subject matter to another person. In this transaction, the seller intent to sell his/her goods to a third party through an authorised agent (Wakeel).



Cash

Customer receives the cash value of goods after a settlement with the parties involved.

**3. What does this transaction offer?**

Through this transaction, the customer will get the cash value of the goods after appointing Moreworks Sdn Bhd as an agent (Wakeel) to sell it to a third party.

**MOREWORKS SDN BHD**

(968003-M)

A2-3, Block A, Level 2, Plaza Dwtasik, Jalan Sri Permaisuri,  
Bandar Sri Permaisuri, 56000 Kuala Lumpur.

**4. What are my obligations?**

Sign the agency letter by which appointing Moreworks Sdn Bhd as an agent (Wakool) to sell the goods to a third party.

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

Processing Fees: As per illustrated in

**6. What should I do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in timely manner.

**7. Where can I get further information?**

Additional information on this facility are available at our office :

**MOREWORKS SDN BHD**

(968003-M)

A2-3, Block A, Level 2, Plaza Dwtasik, Jalan Sri Permaisuri  
Bandar Sri Permaisuri, 56000 Kuala Lumpur.

*I/We hereby confirm having explained the Product Disclosure Sheet (PDS) to the customer.*

Authorised Personnel

Customer

Name:

Name:

Date:

Date:





**PETRONESA SDN BHD (140308H)** (Subsidiary of Yayasan Sarawak)  
 2ND FLOOR, NO. 192 & 192A, AL-IDRUS COMMERCIAL CENTRE, JALAN SATOK  
 93400 KUCHING, SARAWAK P.O. BOX 1570, 93732 KUCHING, SARAWAK  
 TELEPHONE: (002) 241500 (3 LINES) FAX: (002) 427106

**CONTRACT EXECUTION INSTRUCTION#1**

This Contract Execution Instruction is to be executed pursuant to the Restricted Mudaraba Investment Agreement signed between PSB and Kayangan Aspirasi Sejati Sdn Bhd dated 15 / February / 2017.

Petronesa SDN BHD and according to the abovementioned agreement hereby requests the disbursement of: RM ..... only for the Murabah Credit Sale contract with the customer who's details are the following:

- Customer (Buyer) Name : .....
- Delivery Address : .....
- Reference No. : .....
- Trade Date : .....
- Value Date : .....
- Delivery Date : .....
- Payment Date : .....
- Certificate No.: : .....

Profit Sharing Ratio : .....% for PSB and .....% for Investor (Kayangan Aspirasi Sejati Sdn Bhd)

Upon receiving this document, the Investor **Kayangan Aspirasi Sejati Sdn Bhd** shall execute its obligations mentioned in the abovementioned Restricted Mudaraba Investment Agreement on the same day. The Investor shall provide the needed Cash amount to complete the transaction with the Customer including buying the goods on behalf of the customer and then reselling it to a third-party buyer upon customer's request. The cash value of the sale shall be remitted to the Customer using the capital provided by the Investor as per mentioned herein above by setting the accounts (setting off) when instructed by Petronesa through its Service Provider (collaboration partner).

The Goods	Value (RM)

RECOMMENDED BY	VERIFIED BY	APPROVED BY
Name	Name	Name
Service Provider	Officer	GM/Manager
Date	Date	Date







**PETRONESA SDN BHD (140308H)** (Subsidiary of Yayasan Sarawak)  
 2ND FLOOR, NO. 192 & 192A, AL- IDRUS COMMERCIAL CENTRE, JALAN BATOK  
 93400 KUCHING, SARAWAK P.O. BOX 1876, 93732 KUCHING, SARAWAK  
 TELEPHONE: (082) 241500 (3 LINES) FAX: (082) 427106

**CONTRACT EXECUTION INSTRUCTION#2**

This Contract Execution Instruction is to be executed pursuant to the Agency and Service Agreement signed between PSB and Kayangan Asprasi Sojati Sdn Bhd ("KAS") dated 15 / February / 2017.

Customer (Buyer) Name : .....

Delivery Address : .....

Reference No. : .....

Cost of Goods : .....

Trade Date : .....

Value Date : .....

Delivery Date : .....

Payment Date : .....

Certificate No.: : .....

Upon receiving this document, the Agent **KAS** or its agent shall execute its obligations mentioned in the abovementioned Agency and Service Agreement (the "Agreement") on the same day, as agent of Petronesa, and shall:

- (a) purchase, on behalf of Petronesa, the goods requested by the Customer under the Murabaha Credit Sale Facility Agreement between Petronesa and the Customer date \_\_\_\_\_ ("MSCFA");
- (b) deliver the goods on behalf of Petronesa to the Customer after the MSCFA has been executed.

The Goods		Value (RM)
RECOMMENDED BY	VERIFIED BY	APPROVED BY
Name	Name	Name
Agent - KAS	Petronesa Officer	Petronesa GM/Manager
Date	Date	Date
ACCOUNT SETTLEMENT ADVICE		
Murabaha Credit Sale Agreement Signed	DO & Invoice Signed by Customer	
YES / NO	YES / NO	

# KAYANGAN ASPIRASI SEJATI SDN BHD

Co.No : 730734-M

5-2, Jalan 109 E, Desa Business Park, Taman Desa, Off Jalan Klang Lama,

58100 ,Kuala Lumpur

Tel No : 03 - 7982 6911

## CONTRACT EXECUTION INSTRUCTION #3

This Contract Execution Instruction is to be executed pursuant to the Agency and Services Agreement signed between Kayangan Aspirasi Sejati Sdn Bhd ("KAS") and Moroworks Sdn Bhd ("MW" or the "Agent") dated 15 / Feb / 2017

Customer (Buyer) Name :  
Delivery Address :  
Reference No. :  
Cost of goods :  
Trade Date :  
Value Date :  
Delivery Date :  
Payment Date :  
Certificate No.:

Upon receiving this document, the Agent, KAS or its agent, shall execute its obligations mentioned in the abovementioned Agency and Services Agreement (the "Agreement") on the same day, as sub-agent of KAS who is acting as agent of Petronesa Sdn Bhd ("Principal") under an Agency and Service Agreement dated 15 Feb 2017 and shall:

- (a) purchase, on behalf of KAS as agent of the Principal, the goods requested by the Customer under the Murabaha Credit Sale Facility Agreement between Petronesa and the Customer dated \_\_\_\_\_ ("MSCFA"); and
- (b) deliver the goods on behalf of KAS as agent of the Principal, to the Customer after the MSCFA has been executed.

The Goods		Value (RM)	
<b>RECOMMENDED BY</b>		<b>VERIFIED BY</b>	
<b>APPROVED BY</b>			
Name	Name	Name	
Agent - MVV:	KAS Officer	KAS GM/Manager	
Date	Date	Date	
<b>ACCOUNT SETTLEMENT ADVICE</b>			
Murabaha Credit Sale Agreement Signed	DO & Invoice Signed by Customer		
YES / NO	YES / NO		

Tarikh :

**PETRONESA SDN BHD**  
2<sup>nd</sup> Floor, No. 192 & 192A  
Al-Idrus Commercial Centre  
Jalan Satok, 93400 Kuching

Tuan

**Surat Kuasa Untuk Melanjutkan Tempoh Potongan Gaji  
Sekiranya Berlaku Peristiwa-Peristiwa Kelngkaran**

Saya merujuk kepada Perjanjian Jualan Kredit yang bernombor \_\_\_\_\_  
dan bertarikh \_\_\_\_\_ di antara saya dengan **PETRONESA SDN BHD**.

2. Saya bersetuju secara tidak boleh dibatal dan sukarelanya, memberi kuasa kepada pihak tuan untuk melanjutkan tempoh potongan gaji bagi jangkamasa sebagaimana yang sesuai mengikut budi bicara mutlak pihak tuan, sekiranya Harga Belian Produk-produk masih belum diselesaikan pada tarikh akhir potongan gaji yang ditetapkan di dalam borang Angkasa 1/79 dan / atau 2/79, yang mungkin disebabkan oleh kekurangan dan / atau tiada potongan gaji atas sebarang sebab-sebab yang tertentu.

Dengan pertimbangan pihak tuan supaya bersetuju untuk mengambil tindakan atas arahan saya seperti di atas, saya bersetuju dan berjanji secara tidak boleh dibatal, akan mengganti rugi syarikat tuan atas segala kerugian, kerosakan, tuntutan atau perbelanjaan (termasuk tetapi tidak terhad kepada fi guaman antara peguamcara dan anak guaman) dalam sebarang keadaan atau deskripsi yang mungkin wujud, berlaku atau dialami oleh pihak tuan dengan persetujuan untuk bertindak atas permintaan dan arahan saya seperti di atas.

Yang Benar

Disaksi oleh:

(4)

Agent

.....  
Nama Pelanggan

.....  
Nama Saksi

\_\_\_\_\_  
\_\_\_\_\_  
No. K/P: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
No. K/P: \_\_\_\_\_

Tarikh: \_\_\_\_\_

**MOREWORKS SDN BHD**

(968003-M)

A2-3, Block A, Level 2, Plaza Dwtasik, Jalan Sri Permaisuri,  
Bandar Sri Permaisuri, 56000 Kuala Lumpur.**PAYMENT INSTRUCTION**

This Payment Instruction is issued in relation to Contract Execution Instruction #3 pursuant to the Agency and Services Agreement signed between Kayangan Asprasi Sojati Sdn Bhd ("KAS") and Moreworks Sdn Bhd ("MW" or the "Sub Agent") dated 15 / Feb / 2017 ("Agreement").

Customer (Buyer) Name :  
 Delivery Address :  
 Reference No. :  
 Cost of goods :  
 Trade Date :  
 Value Date :  
 Delivery Date :  
 Payment Date :  
 Certificate No.: :

*No customer  
signature*

1. The Sub Agent hereby confirms that the Sub Agent has on \_\_\_\_\_:

- (a) purchased, on behalf of KAS, who is acting as agent of the Petronesa Sdn Bhd ("Principal"), the goods requested by the Customer under the Murabaha Credit Sale Facility Agreement between the Principal and the Customer dated \_\_\_\_\_ ("MSCFA") at the cost of goods as set out above; and
- (b) constructively delivered the goods on behalf of KAS, who is acting as agent of the Principal, to the Customer after the MSCFA has been executed.

2. In relation to the cost of goods amounting to \_\_\_\_\_, which the Sub Agent has paid in advance and which is due and owing from KAS to us, please pay the said sum in the following manner:

- (a) RM \_\_\_\_\_ to our Moreworks Sdn Bhd (968003-M)
- (b) RM \_\_\_\_\_ to [insert name of customer and NRIC No.] ("Authorised Payee #1") in the form of a cheque in favor of the Authorised Payee 1/ by way of telegraphic transfer to the Authorised Payee #1's [insert name of bank (e.g. CIMB Bank, Maybank)] bank account no. \_\_\_\_\_; and
- (c) RM \_\_\_\_\_ to Petronesa Sdn Bhd ("Authorised Payee 2") by way of telegraphic transfer to Authorised Payee #2's [insert name of bank (e.g. CIMB Bank, Maybank)] bank account no. \_\_\_\_\_.
- (d) RM \_\_\_\_\_ to Moreworks Sdn Bhd being the service render on behalf of Customer ( Settlement Fee )

**MOREWORKS SDN BHD**

(968003-M)

A2-3, Block A, Level 2, Plaza Dwitask, Jalan Sri Permaisuri,  
Bandar Sri Permaisuri, 56000 Kuala Lumpur.

3. The Sub Agent agrees and confirms that KAS shall have the right to set-off any payment to the Sub Agent herein against any liabilities of the Sub Agent to KAS whether such liabilities are in respect of any moneys payable under the Agreement or otherwise.

ISSUED BY	RECEIVED BY
Name	Name
Agent - MW	KAS Officer
Date	Date