PRODUCT DISCLOSURE SHEET ("PDS")

*""Please read and understand this Product Disclosure Sheet together with the general terms and conditions governing the **SME Technology Thrust Financing (THRUST)** before making a decision to proceed with this product. If you have any questions regarding the terms and conditions, kindly seek clarification from your assigned Client Coverage Manager at Malaysia Debt Ventures Berhad ("MDV"). It is important to ensure that you fully understand the product features and that the terms align with your financing and/or business requirements."*

Malaysia Debt Ventures Berhad
(200201010450 (578113-A))
(Owned by Minister of Finance Inc.)

Product Name:

THRUST (Islamic)

1. WHAT IS THE THRUST PRODUCT ABOUT

This product focusses on providing technology SME companies with liquidity assistance to support the growth of SME companies.

Availability - The product is available via Islamic Commodity Murabahah and the financing limit is available for financing under MDV's mandate.

Limit and Purpose - The non-revolving financing limit is up to a maximum of RM1,000,000 only per Customer, for the purpose of working capital financing.

Tenure - Financing tenure of up to 60 months, with up to a maximum of 3-month grace period.

Disbursement - into the Customer's operating account (as specified by the Customer), upon fulfilment of Conditions Precedent. The final disbursement amount shall be after deduction for upfront profit for the grace period and any other applicable costs.

Payment - Fixed principal and profit amount throughout the facility tenure with the exception for the last payment, which is for balance outstanding. Payments are to be made into MDV's controlled Trust Account.

Any consideration for financing approval shall be subject to MDV's prevailing terms and conditions. For further clarification or inquiries, kindly liaise with MDV Client Coverage.

THE SHARIAH CONCEPT BEHIND THE PRODUCT

THRUST product is under the concept of Tawarruq (Commodity Murabahah):+--

Tawarruq consists of two sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser on a deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party on a cash and spot basis

The Shariah Concept of Completed Projects:

- The customer requests MDV to purchase commodity and undertake to purchase the commodity from MDV at Murabahah price (cost plus).
- MDV purchases the commodity from Commodity Trader A, at a value equivalent to the financing amount.
- MDV sells the commodity to the customer at Murabahah price, payable on deferred basis. Under dual-Wakalah arrangement, the customer appoints MDV as agent to purchase the commodity from MDV.
- MDV, on behalf of the customer, sells the customer's commodity, to Commodity Trader B on spot basis
- MDV makes disbursement(s) to the customer, as well as collect upfront payment/profit (if any).

PRE-QUALIFICATION CRITERIA

- Profitable in any 3 financial years preceding the application for last 6 audited financial years
- Improving financial performance i.e. increasing revenue in the recent 2 consecutive financial years preceding application.
- No pending litigation issues or summonses for company, directors and shareholders and other credit search findings.
- Maximum of 1 Month in Arrears for other credit facilities of the Customer (Company) for the preceding 12-month period from the application date.
- A minimum of 5-years of relevant experience for the company or key personnel.

TYPES OF RATES, FEES & CHARGES

Financing Rate	Based on the *Effective Cost of Financing ("**ECOF**").* The effective rate offered will be based on the Customer's risk profile and subject to MDV's discretion. *Please be advised that the Effective Profit Rate ("**EPR**") will change according to the changes in the ECOF. An increase in the EPR may result in higher instalment payment amount. However, in any event the Effective Profit Rate shall not exceed the Ceiling Profit Rate ("**CPR**") of 12.00%.*
Administration Fees	A one-off fee of RM5,000 only charged to the customer for administration of the financing facility.
Professional Fees	The principles and procedures relating to legal expenses incurred, as charged by solicitor. Shall be paid by the customer or through financing.
Stamp Duty	As per Stamp Act 1949 (Revised 1989)
Takaful Charges	MDV may provide quotation from the company's panel. However, the customer is allowed to use other operators as long as it complies with MDV requirements.
Non-Utilisation Fee	Floor Profit Rate may be charged for the Unutilised Portion of the facility
Other Fees	All other costs and expenses i.e. legal fees and other charges incurred in the preparation of all documentation and perfection of our security documents.

Note: The above fees & charges are subject to Sales & Service Tax (where applicable)

SECURITY

Collateral	The quantum of security coverage required shall be proposed/ determined by the processing officer based on the credit assessment of each case, in accordance with MDV's Guidelines.
JSG	Requirement for Joint and Several Guarantees from directors and major shareholders
Others	May be required based on the specifics of an application

2. WHAT ARE YOUR OBLIGATIONS

- ✓ Pay the scheduled payment instalments in a timely manner. Payments are generally scheduled as per the Letter of Offer ('LO").
- ✓ Make full settlement (principal and profit, subject to rebate) upon maturity of the facility and any other agreed obligations as stipulated under the Facility Agreement, Security Documents and Transaction Documents.

What if I want to fully settle before facility tenure?

For **THRUST**, MDV shall grant *Ibra'* (Rebate) in respect of any amount due under the Facility

Ibra' = Deferred Profit
Deferred Profit = Total CPR Profit – Accrued Profit

What if I fail to fulfil my obligations?

MDV may impose a compensation (Ta'widh) at up to 1.00% per annum on the overdue amount during the tenure of the facility.

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR FINANCING AND BREACH ANY AGREED TERMS AND CONDITIONS STIPULATED UNDER THE FACILITY AGREEMENT, SECURITY DOCUMENTS AND TRANSACTION DOCUMENTS.

If you have any difficulties in making payments, you should contact us earliest as possible to discuss payment alternatives.

For enquiries with regards to the facility, please contact Client Coverage, Business Division at:

Malaysia Debt Ventures Berhad No. 200201010450 (578113-A)
Unit 13.01, Level 13,
Menara AIA Cap Square,
No. 10, Jalan Munshi Abdullah,
50100 Kuala Lumpur, Malaysia.

03-26172888

If you wish to file a complaint on the facility or services provided by MDV, you may contact us at:

Malaysia Debt Ventures Berhad No. 200201010450 (578113-A)
Unit 13.01, Level 13,
Menara AIA Cap Square,
No. 10, Jalan Munshi Abdullah,
50100 Kuala Lumpur, Malaysia.

03-26172888

For more information on financing facility, please refer to the MDVs website at www.mdv.com.my

The information in this Product Disclosure Sheet is valid from December 2025 until further notice