

**ILLUSTRATION OF REBATE (IBRA') -FLEXI REBATE PAYMENT SCHEDULE** **Attachment 1**

<b>Amount Approved</b>	<b>1,000,000.00</b>	<b>CSP</b>	<b>Contracted Selling Price</b>
<b>Contracted Profit rate (CPR)</b>	<b>10.0%</b>	<b>EIN</b>	<b>Effective Installment</b>
<b>Effective Profit rate (EPR)</b>	<b>7.3%</b>	<b>UEP</b>	<b>Unearned Profit</b>
<b>Tenure including GP (yrs)</b>	<b>3</b>		
<b>Grace Period GP (yrs)</b>	<b>1</b>		
<b>Frequency</b>	<b>12</b>		
<b>No. Installment</b>	<b>36</b>		

No.	CSP Installment	EIN Installment	EPR Payment	EPR Rate	Principle Payment	Gross CSP	UEP Balance	Net CSP Balance
	<b>(1,000,000.00)</b>	<b>(1,000,000.00)</b>			<b>1,000,000.00</b>	<b>1,207,478.23</b>	<b>207,478.23</b>	<b>1,000,000.00</b>
1	8,333.33	6,083.33	6,083.33	7.30%	-	1,201,394.90	201,394.90	1,000,000.00
2	8,333.33	6,083.33	6,083.33	7.30%	-	1,195,311.57	195,311.57	1,000,000.00
3	8,333.33	6,083.33	6,083.33	7.30%	-	1,189,228.23	189,228.23	1,000,000.00
4	8,333.33	6,083.33	6,083.33	7.30%	-	1,183,144.90	183,144.90	1,000,000.00
5	8,333.33	6,083.33	6,083.33	7.30%	-	1,177,061.57	177,061.57	1,000,000.00
6	8,333.33	6,083.33	6,083.33	7.30%	-	1,170,978.23	170,978.23	1,000,000.00
7	8,333.33	6,083.33	6,083.33	7.30%	-	1,164,894.90	164,894.90	1,000,000.00
8	8,333.33	6,083.33	6,083.33	7.30%	-	1,158,811.57	158,811.57	1,000,000.00
9	8,333.33	6,083.33	6,083.33	7.30%	-	1,152,728.23	152,728.23	1,000,000.00
10	8,333.33	6,083.33	6,083.33	7.30%	-	1,146,644.90	146,644.90	1,000,000.00
11	8,333.33	6,083.33	6,083.33	7.30%	-	1,140,561.57	140,561.57	1,000,000.00
12	8,333.33	6,083.33	6,083.33	7.30%	-	1,134,478.23	134,478.23	1,000,000.00
13	46,144.93	44,908.70	6,083.33	7.30%	38,825.37	1,089,569.53	128,394.90	961,174.63
14	46,144.93	44,908.70	5,847.15	7.30%	39,061.56	1,044,660.82	122,547.75	922,113.07
15	46,144.93	44,908.70	5,609.52	7.30%	39,299.18	999,752.12	116,938.23	882,813.89
16	46,144.93	44,908.70	5,370.45	7.30%	39,538.25	954,843.41	111,567.78	843,275.63
17	46,144.93	44,908.70	5,129.93	7.30%	39,778.78	909,934.71	106,437.85	803,496.85
18	46,144.93	44,908.70	4,887.94	7.30%	40,020.77	865,026.00	101,549.91	763,476.09
19	46,144.93	44,908.70	4,644.48	7.30%	40,264.23	820,117.30	96,905.44	723,211.86
20	46,144.93	44,908.70	4,399.54	7.30%	40,509.17	775,208.59	92,505.90	682,702.70
21	46,144.93	44,908.70	4,153.11	7.30%	40,755.60	730,299.89	88,352.79	641,947.10
22	46,144.93	44,908.70	3,905.18	7.30%	41,003.53	685,391.18	84,447.61	600,943.57
23	46,144.93	44,908.70	3,655.74	7.30%	41,252.96	640,482.48	80,791.87	559,690.61
24	46,144.93	44,908.70	3,404.78	7.30%	41,503.92	595,573.77	77,387.09	518,186.69
25	46,144.93	44,908.70	3,152.30	7.30%	41,756.40	550,665.07	74,234.78	476,430.28
26	46,144.93	44,908.70	2,898.28	7.30%	42,010.42	505,756.36	71,336.50	434,419.86
27	46,144.93	44,908.70	2,642.72	7.30%	42,265.98	460,847.66	68,693.78	392,153.88
28	46,144.93	44,908.70	2,385.60	7.30%	42,523.10	415,938.95	66,308.18	349,630.78
29	46,144.93	44,908.70	2,126.92	7.30%	42,781.78	371,030.25	64,181.25	306,848.99
30	46,144.93	44,908.70	1,866.66	7.30%	43,042.04	326,121.54	62,314.59	263,806.95
31	46,144.93	44,908.70	1,604.83	7.30%	43,303.88	281,212.84	60,709.76	220,503.07
32	46,144.93	44,908.70	1,341.39	7.30%	43,567.31	236,304.13	59,368.37	176,935.76
33	46,144.93	44,908.70	1,076.36	7.30%	43,832.35	191,395.43	58,292.01	133,103.42
34	46,144.93	44,908.70	809.71	7.30%	44,098.99	146,486.72	57,482.30	89,004.42
35	46,144.93	44,908.70	541.44	7.30%	44,367.26	101,578.02	56,940.86	44,637.16
36	46,144.93	44,908.70	271.54	7.30%	44,637.16	56,669.31	56,669.31	(0.00)
<b>Total</b>	<b>1,207,478.23</b>	<b>1,150,808.92</b>	<b>150,808.92</b>		<b>1,000,000.00</b>	<b>56,669.31</b>	<b>56,669.31</b>	<b>(0.00)</b>

Note: Rebate Ibra' amounting to RM77,387.09 shall be granted to the Customer if full settlement be made in n24 (0.00)

**ILLUSTRATION OF REBATE (IBRA') FOR REVOLVING FACILITY (NON SCHEDULE)**

	During Disbursement	Early Settlement
<b>1) Murabahah/TWQR</b>		
Amount Disbursed (RM), MPP	120,000.00	120,000.00
Profit Rate (%pa), m	10.00%	10.00%
Tenure (days), t	120	100
Formula Of Selling Price (MSP)	$MPP(1 + \frac{m \times t}{365})$	$MPP(1 + \frac{m \times t}{365})$
Selling Price (RM)	123,945.21	123,287.67
Amount Profit (RM)	3,945.21	3,287.67
Amount Rebate (Ibra')		657.53
<b>2) Bai' Dayn</b>		
Invoice Value Financed (RM), DSP	123,945.21	<b>120,000.00</b>
Profit Rate (%pa), m	10.00%	10.00%
Tenure (days), t	120	100
Formula of Disbursement (DPP)	$DSP(1 + \frac{m \times t}{365})$	$DPP(1 + \frac{m \times t}{365})$
Amount Disbursed (RM)	<b>120,000.00</b>	123,287.67
Amount Profit (RM)	3,945.21	3,287.67
Amount Rebate (Ibra')		657.53