

MUAMALAT STEP UP AUTO FINANCING FREQUENT ASKED QUESTIONS (ENGLISH VERSION)

1. What is this Muamalat Step Up Auto Financing?

The Muamalat Step-up Auto Financing plan is a one-of-a-kind unique product that enables a buyer to enjoy a lower initial cost ownership when purchasing selected models under EON (as compared to a normal HP loan) at competitive overall interest rates. In addition, the financing plan comes with a buyback guarantee for your car should you decide to sell it in the future. For the launch campaign this Raya, this will include Mitsubishi and Proton models sold by EON only.

2. How Muamalat Step Up Auto Financing can assist me?

Muamalat Step Up Auto Financing is an innovative car financing plan where you (i) enjoy lower monthly installments in the first 3 years of the financing tenure and moderately increase along the tenure (ii) stress-free ownership through a buyback guaranteed value which is fully at your option and (iii) savings from the lower monthly installments and potential cashback from the sale of the car will allow you to upgrade to a new car at the end of 3 years.

3. How long is this financing tenure?

Muamalat Step Up Auto Financing is offered on a 3-financing tenor selection which are 5, 7, and 9-year tenors. The distribution of the tier is based on the following table:

| Option | Financing Tenure | Step-up Payment Plan |
|--------|------------------|---|
| 1 | 5 Years | a) Tier 1 - 1 st to 3 rd year (3 Years) b) Tier 2 - 4 th to 5 th year (2 Years) |
| 2 | 7 Years | a) Tier 1 - 1 st to 3 rd year (3 Years) b) Tier 2 - 4 th to 7 th year (4 Years) |
| 3 | 9 Years | a) Tier 1 - 1 st to 3 rd year (3 Years) b) Tier 2 - 4 th to 6 th year (3 Years) c) Tier 3 - 7 th to 9 th year (3 Years) |

4. How much financing margin can I apply?

The maximum financing is 90% of the vehicle's On The Road price. Including Insurance & Road Tax.

5. What are the car brands and models that is entitled for this program?

For the initial Raya launch campaign, the vehicle brands and models that are eligible for this Muamalat Step Up Auto Financing are exclusively for Mitsubishi and Proton under EON network dealership only. The range of models are as below:

| Brand | Model |
|------------|------------|
| Mitsubishi | Triton 4x4 |
| | Xpander |
| Proton | Iriz |
| | Exora |
| | Persona |
| | Saga |
| | X50 |
| | X70 |

All purchases and loan applications are to be made through dealers under EON network.

6. What is the difference between this program compared to other hire purchase program?

Muamalat Step Up Auto Financing facilitates a lower initial cost of ownership at competitive interest rates through lower monthly repayments in the first 3 years of the financing term (compared to a normal HP installment), which subsequently increases moderately throughout the tenure, in line with your advancements in your earning capabilities. (conventional Hire Purchase plan requires you to pay the same monthly instalments throughout the financing term.). In addition, the Muamalat Step Up Auto Financing includes a buyback guarantee value provided by Mytukar.

7. May I know how the tier payment system affect my monthly installment?

The tier is customized by having lower monthly installments in the first 3 years (tier 1) with the gradual increase or step up in monthly instalments thereafter (tiers 2 and 3).

8. What is the option that I have after 1st tier?

Because we want to provide you with full choice, the buyback guarantee allows you to trade in your car at the guaranteed value at the end of year 3 (or the 1st tier) to Mytukar. You also have other options including the following:

- i. To continue paying the existing vehicle financing until maturity;
- ii. To sell off the car via auction at Mytukar to potentially get a higher value, or any other third party and settle the outstanding amount due; or
- iii. To redeem the car from the Bank by making full settlement of outstanding amount due.

9. I just started my 1st job, am I eligible for this car financing program?

Yes, you are eligible. In fact, we also have scheme specifically for newly employed graduates known as Auto Grad Financing Scheme. With this scheme you can apply even if you just started to work, all you need is to provide photocopy of letter of employment, Diploma/ University Certificate, MyKad and Driving License.

10. Can I pay more in instalment and what will happen to my financing if I pay more?

Yes, you can pay more. The additional payment is treated as advance payment.

SOALAN LAZIM MUAMALAT STEP UP AUTO FINANCING (VERSI BAHASA MALAYSIA)

1. Apakah Muamalat Step Up Auto Financing?

Ini adalah program pembiayaan kenderaan yang mudah bagi sesiapa sahaja yang ingin mendapatkan kenderaan berjenama Mitsubishi & Proton melalui pengedar di bawah rangkaian EON.

2. Bagaimana Muamalat Step Up Auto Financing dapat membantu saya?

Muamalat Step Up Auto Financing menawarkan ansuran bulanan lebih rendah dalam tempoh 3 tahun pertama & peningkatan secara beransur sepanjang tempoh pembiayaan selari dengan kemajuan karier anda. Secara tidak lansung anda dapat menambah simpanan anda.

3. Berapakah tempoh pembiayaan ini?

Tempoh pembiayaan Muamalat Step Up Auto Financing yang ditawarkan adalah selama 5,7 dan 9 tahun. Peringkat pembayaran adalah berdasarkan jadual di bawah:-

| Pilihan | Tempoh Pembiayaan | Peringkat Bayaran |
|---------|-------------------|---|
| 1 | 5 Tahun | a) Peringkat 1 - Tahun 1 hingga 3 (3 Tahun) b) Peringkat 2 - Tahun 4 hingga 5 (2 Tahun) |
| 2 | 7 Tahun | a) Peringkat 1 - Tahun 1 hingga 3 (3 Tahun) b) Peringkat 2 - Tahun 4 hingga 7 (4 Tahun) |
| 3 | 9 Tahun | a) Peringkat 1 - Tahun 1 hingga 3 (3 Tahun) b) Peringkat 2 - Tahun 4 hingga 6 (3 Tahun) c) Peringkat 3 - Tahun 7 hingga 9 (3 Tahun) |

4. Berapakah jumlah pinjaman maksimum yang boleh dimohon?

Pembiayaan maksimum adalah 90% daripada harga kenderaan, termasuk Insurans & Cukai Jalan.

5. Apakah model kenderaan yang ditawarkan dalam program pembiayaan ini?

Program pembiayaan ini menawarkan kenderaan berjenama Mitsubishi dan Proton melalui pengedar di bawah rangkaian EON. Rujuk jadual dibawah untuk model kenderaan:

| Jenama | Model |
|------------|------------|
| Mitsubishi | Triton 4x4 |
| | Xpander |
| Proton | Iriz |
| | Exora |
| | Persona |
| | Saga |
| | X50 |
| | X70 |

6. Apakah perbezaan antara program pembiayaan ini berbanding pelan sewa beli yang lain?

Muamalat Step Up Auto Financing membolehkan anda menikmati bayaran balik bulanan yang lebih rendah bagi 3 tahun pertama tempoh pembiayaan dan akan berlaku sedikit peningkatan bayaran bulanan selari dengan kemajuan karier anda.

Berbeza dengan pembiayaan sewa beli, ia memerlukan anda membayar ansuran bulanan yang sama sepanjang tempoh pembiayaan.

7. Bagaimana sistem berperingkat mempengaruhi bayaran bulanan saya?

Jangan risau, sistem berperingkat ini hanya mempunyai kenaikan yang sederhana. Seajar dengan kemajuan kerjaya, anda mampu untuk membuat bayaran ansuran berkenaan.

8. Apakah pilihan saya selepas peringkat 1 pembiayaan?

Anda boleh memilih untuk 'trade-in' kenderaan anda. Selain itu juga, ada mempunyai beberapa pilihan seperti berikut:

- i. Meneruskan pembayaran pembiayaan kenderaan sedia ada sehingga matang;
- ii. Menjual kereta kepada pihak ketiga (MyTukar) dan menyelesaikan jumlah tertunggak yang perlu dibayar;
- iii. Menebus kereta daripada Bank dengan membuat penyelesaian penuh jumlah tertunggak yang perlu dibayar.

9. Saya baru memulakan kerja pertama saya, adakah saya layak untuk program pembiayaan kenderaan ini?

Anda boleh memohon. Malah kami juga mempunyai program khusus untuk graduan yang baru bekerja yang dikenali sebagai Skim Pembiayaan Auto Grad. Dengan program ini anda boleh memohon walaupun baru mula bekerja. Anda hanya perlu sediakan salinan surat pengesahan pekerjaan, Sijil Diploma/Universiti, MyKad dan Lesen Memandu.

10. Bolehkah saya membayar ansuran bulanan lebih tinggi bagi Peringkat 1? Apa yang akan berlaku

Ya, anda boleh membayar ekstra bagi ansuran Peringkat 1. Bayaran tambahan dianggap sebagai bayaran lebihan.

BUY-BACK GUARANTEE ARRANGEMENT FREQUENT ASKED QUESTIONS (ENGLISH VERSION)

- 1. What is the Buy Back Guarantee Program by myTukar?**
It is a program offered by myTukar to provide a guaranteed offer when a customer purchases a Mitsubishi or Proton car under the EON network dealership and is granted a Step-Up Financing plan from Bank Muamalat.
- 2. Who will be eligible to take up the Buy Back Guarantee program?**
Any individual who purchases a Mitsubishi or Proton car under the EON network dealership and is granted a Step-Up Financing plan from Bank Muamalat.
- 3. How can a person enrol in this Buy Back Guarantee program?**
They may fill in and sign the Buy Back Guarantee Agreement and submit it to a Bank Muamalat Credit Officer together with the signed Hire Purchase Agreement / Letter of Offer.
- 4. When can a customer exercise the Buy Back Guarantee option?**
Customer can exercise the option before the 3rd anniversary of its' Step-Up Financing Plan or anytime earlier ("Expiry Date"). However, customer must provide a **14 days notice** to Bank Muamalat or myTukar, confirming their intention to do so.
- 5. Can a customer exercise the Buy Back Guarantee option at any other time (i.e. other than as stated in item 4) within the loan tenure?**
Customers can sell their car to myTukar at any point of time during the loan period or even after the loan is fully paid. However, the offered guaranteed value is valid until the Expiry Date only.
- 6. Is the Buy Back Guarantee program worth taking?**
Yes, because the price offered is guaranteed by myTukar regardless of the car market value (e.g. even when the car market value is lower than the guaranteed price offered by myTukar). This is subject to the terms and conditions stated in the Buy Back Guarantee Agreement.
- 7. Is the guaranteed price stated in the Buy Back Guarantee Agreement final or can it be negotiated and compared with the current market price at the point of the car sale to myTukar?**
It will be handled on a case-to-case basis, and valid justifications will be required.
- 8. If one or more terms & conditions are not met, can customers still sell their car to myTukar?**
Yes, but not at the offered guaranteed price. Such situations will be handled on a case-to-case basis as the value outcome is based on the car condition at the point of handover.
- 9. Is it mandatory to sell the car to myTukar at a later stage under this Buy Back Guarantee program in collaboration with Bank Muamalat's Step-Up Financing?**
No. However, myTukar offers a high guaranteed value and has the eco-cycle to support your purchase and sale, including after sales service.
- 10. Can customers sell their car to myTukar outside the 3rd year of loan tenure?**
Yes.

- 11. If a customer purchases a Mitsubishi or Proton car under the EON network dealership but is granted financing by a bank other than Bank Muamalat, is the customer eligible to participate in the Buy Back Guarantee arrangement?**
No.
- 12. If a customer purchases a Mitsubishi or Proton car from a dealer outside the EON network dealership but is granted financing by Bank Muamalat, is the customer eligible to participate in the Buy Back Guarantee arrangement?**
No.
- 13. If a customer purchases a Mitsubishi or Proton car under the EON network dealership and is granted financing by Bank Muamalat (other than the Step-Up Financing plan), is the customer eligible to participate in the Buy Back Guarantee arrangement?**
No.
- 14. If the actual point of sales of car market value is higher or lower than the guaranteed value offered in the Buy Back Guaranteed Agreement by myTukar, which value will be the final value offered by myTukar?**
If the current market value is higher than the guaranteed value, myTukar will purchase the car at the market price.
If the current market value is lower than the guaranteed value, myTukar will purchase the car at the guaranteed value price offered.
- 15. If other used car dealers / private buyers offer a higher purchase price than the guaranteed offer value promised by myTukar, will myTukar be open for negotiation for a higher purchase price?**
Yes. However, this is on a case-to-case basis and requires valid evidence of the price offered elsewhere.
- 16. Who can a customer contact if there are any further questions pertaining to the Buy Back Guarantee program?**
Please contact the myTukar customer service at 03 7890 4499 or send your query via email to cs@mytukar.com.

SOALAN LAZIM BUY – BACK GUARANTEED (VERSI BAHASA MALAYSIA)

- 1. Apakah itu program *Buy Back Guarantee* oleh myTukar?**

Tawaran program oleh myTukar untuk memberikan tawaran jaminan apabila pelanggan membeli jenama kereta Mitsubishi dan Proton di bawah pengedar rangkaian EON dan ditawarkan pelan Pembiayaan Step-Up daripada Bank Muamalat.
- 2. Siapakah yang layak untuk menyertai program *Buy Back Guarantee*?**

Mana-mana individu yang lulus untuk pembelian jenama kereta Mitsubishi dan Proton di bawah pengedar rangkaian EON dan ditawarkan pelan Pembiayaan *Step-Up* daripada Bank Muamalat.
- 3. Bagaimanakah caranya untuk menyertai program *Buy Back Guarantee*?**

Isikan dan tandatangani surat perjanjian *Buy Back Guarantee* dan serahkan kepada Pegawai Kredit Bank Muamalat bersamaan dengan surat tawaran sewa-beli.
- 4. Bilakah waktu yang sesuai untuk pelanggan melaksanakan inisiatif *Buy Back Guarantee*?**

Pelanggan boleh melaksanakan inisiatif sebelum akhir tahun ke-3 Pelan Pembiayaan *Step-Up* atau pada bila-bila masa sebelum (“Tarikh Luput”). Walau bagaimanapun, pelanggan harus memberikan notis **14 hari** awal kepada Bank Muamalat atau myTukar, mengesahkan niat mereka untuk berbuat demikian.
- 5. Bolehkah pelanggan melaksanakan inisiatif pada waktu-waktu yang lain (selain dari perkara 4) di dalam tempoh pinjaman?**

Pelanggan boleh menjual kereta mereka kepada myTukar pada bila-bila masa dalam tempoh pinjaman atau pun selepas pinjaman dibayar sepenuhnya. Walau bagaimanapun, nilai jaminan yang ditawarkan adalah sehingga tarikh luput sahaja.
- 6. Apakah penyertaan program *Buy Back Guarantee* ini merupakan langkah yang bijak?**

Ya. Kerana myTukar menjamin harga yang ditawarkan tidak mengira nilai pasaran kereta semasa walaupun jika ia lebih rendah. Tertakluk kepada terma dan syarat yang dinyatakan dalam perjanjian.
- 7. Adakah harga yang ditawarkan di dalam surat perjanjian *Buy Back Guarantee* adalah muktamad atau ia boleh dirundingkan dan dibandingkan dengan harga pasaran semasa sewaktu penjualan kereta ke myTukar?**

Bergantung pada kes- kes tertentu dengan alasan yang munasabah.
- 8. Jika satu atau lebih terma & syarat tidak dipenuhi, adakah pelanggan masih boleh menjual kereta mereka kepada myTukar?**

Ya tetapi tidak pada nilai yang ditawarkan. Bergantung pada kes-kes tertentu berdasarkan keadaan kereta sewaktu dijual.
- 9. Adakah wajib untuk pelanggan menjual kereta kepada myTukar di kemudian hari di bawah program *Buy Back Guarantee* ini?**

Tidak. Walau bagaimanapun, myTukar menawarkan nilai terjamin yang tinggi dan mempunyai kitaran eko untuk menyokong pembelian dan penjualan kereta terpakai anda termasuk perkhidmatan selepas jualan dan servis.

10. Bolehkah pelanggan menjual kereta mereka ke myTukar selain dari tahun ke-3?
Ya.
11. Jika pelanggan membeli kereta daripada jenama kereta Mitsubishi atau Proton di bawah pengedar rangkaian EON tetapi ditawarkan pembiayaan daripada Bank lain selain Bank Muamalat, adakah pelanggan layak untuk menyertai program *Buy Back Guarantee* ini?
Tidak boleh.
12. Jika pelanggan membeli jenama kereta Mitsubishi dan Proton daripada pengedar lain selain pengedar rangkaian EON tetapi diberikan pembiayaan oleh Bank Muamalat. Adakah pelanggan layak untuk menyertai program *Buy Back Guarantee* ini?
Tidak boleh.
13. Jika pelanggan membeli jenama kereta Mitsubishi dan Proton di bawah pengedar rangkaian EON dan diberi pembiayaan Bank Muamalat (selain daripada Pembiayaan *Step Up*). Adakah pelanggan layak untuk menyertai program *Buy Back Guarantee* ini?
Tidak boleh.
14. Jika nilai pasaran kereta adalah lebih tinggi atau lebih rendah daripada nilai yang ditawarkan di dalam Surat Perjanjian *Buy Back Guarantee*, nilai manakah yang akan menjadi nilai muktamad yang akan ditawarkan oleh myTukar?
Jika nilai pasaran semasa adalah lebih tinggi daripada nilai yang dijamin, myTukar akan membeli kereta anda pada harga pasaran.
Jika nilai pasaran semasa adalah lebih rendah daripada nilai yang dijamin. myTukar akan membeli pada nilai yang ditawarkan.
15. Jika pengedar kereta terpakai lain / individu menawarkan nilai belian yang lebih tinggi daripada nilai tawaran yang dijanjikan oleh myTukar. Bolehkah myTukar mempertimbangkan sebarang rundingan untuk membeli pada harga yang lebih tinggi?
Ya. Bergantung pada kes-kes tertentu dengan bukti sahih bahawa harga yang ditawarkan di tempat lain adalah lebih tinggi.
16. Siapakah yang boleh dihubungi jika terdapat sebarang pertanyaan lanjut berkaitan dengan program *Buy Back Guarantee* ini?
Sila hubungi khidmat pelanggan myTukar di 03-7890 4499 atau hantar pertanyaan anda melalui e-mel di cs@mytukar.com