



SUN GATE CREDIT SDN. BHD. 201701039415 (1253586M)



NO 36A JALAN JERNAI 3 MEDAN IDAMAN, BATU 5 GOMBAK, 53100 KUALA LUMPUR,
WILAYAH PERSEKUTUAN KUALA LUMPUR

0102400028

TERMS & CONDITIONS

PERSONAL FINANCING-i (PF-i)

These Terms & Conditions govern the **Personal Financing-i (PF-i)** facility offered by **SUN GATE CREDIT SDN. BHD.** ("**SUN GATE**"). By applying for, accepting, or utilizing the Facility, the Customer confirms having read, understood, and agreed to be legally bound by these Terms, the Product Disclosure Sheet (PDS), and the definitive financing agreement ("**Agreement**"). In the event of any conflict, the terms of the Agreement shall prevail.

1. Facility Details & Shariah Structure

SUN GATE agrees to grant an unsecured Shariah-compliant Personal Financing-i facility in Ringgit Malaysia (RM 500.00 to RM 50,000.00) for a tenure of 1 to 5 years (12–60 months). The Facility is structured under Commodity Murabahah via Tawarruq: SUN GATE purchases Shariah-compliant commodities and sells them to the Customer at a fixed Selling Price (Principal plus fixed Profit) on deferred terms. The Customer or its agent subsequently sells the commodity to a third party for cash. The Selling Price remains fixed throughout the tenure.

2. Purpose & Disbursement

The Customer shall utilize the Facility exclusively for lawful, Shariah-compliant personal purposes. Disbursement to the Customer's designated bank account is subject to full execution of the Agreement and satisfaction of all pre-disbursement conditions. Receipt of funds constitutes full acceptance of all underlying terms.

3. Repayment & Monthly Installments

The Customer shall pay fixed monthly installments on or before the due dates without demand. Monthly installments are calculated as illustrated below:

$$\text{Monthly Installment (I)} = [P + (P \times R \times T)] / M$$

Where:

P = Principal Financing Amount

R = Monthly Profit Rate

T = Financing Tenure in Months

M = Total Repayment Period in Months



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4. Fees, Deductions & Aborted Facility

The fees and charges set out below are the standard fees applicable under this Agreement and are not exhaustive. Subject to applicable law, the SUN GATE may charge the Customer for any reasonable third-party fees, governmental charges, taxes, duties, levies, disbursements or other out-of-pocket costs incurred or payable in connection with the preparation, execution, administration, variation, enforcement or termination of this Agreement, to the extent that such amounts are not included in the fees and charges set out below.

Fee Type	Prescribed Rate / Amount
Stamp Duty	Per Stamp Act 1949 (Revised 1989)
Transaction Fee	1% of financing amount (capped at RM 20.00)
Processing Fee	As stipulated in the Agreement
Wakalah (Agency) Fee	RM 25.00 (Fixed)

Cancellation Clause: If the Customer cancels the Facility prior to disbursement, the Customer shall reimburse SUN GATE for all actual incurred legal and administrative expenses.

5. Default & Late Payment Charges

In the event of default or late payment, late charges aggregating 8.00% per annum shall apply on the overdue sum:

Ta'widh (Compensation for Actual Loss): Charged at the rate of 1.00% per annum on the overdue installment amount, calculated from the payment due date until full settlement.

Gharamah (Penalty Charge): Charged at the rate of 7.00% per annum on the overdue amount. In compliance with Shariah principles, all funds collected under Gharamah shall be donated to approved charitable organizations.

6. Early Settlement (Ibra'), Takaful & Security

Early Settlement: Requires 30 days' prior written notice. Granting of Ibra' (rebate) on unearned profit is at SUN GATE's discretion on a case-by-case basis.

Takaful & Guarantor: Takaful coverage is optional but encouraged. Guarantors or security are generally not required but may be requested upon credit evaluation.



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7. Customer Representations, Privacy & Communications

Warranties: The Customer warrants age of majority (18+), legal capacity, accuracy of provided information, and absence of pending legal proceedings.

Disclosure & Consent: The Customer irrevocably consents to SUN GATE disclosing personal/financial data as required by law or its Privacy Policy, surviving facility termination.

Particulars & Recording: The Customer shall immediately notify SUN GATE in writing of changes to contact/address details. Calls may be recorded for quality, audit, and recovery purposes.

8. General Provisions & Governing Law

Assignment & Outsourcing: SUN GATE may assign rights, amend terms upon notice, or outsource debt recovery processes to permitted third parties.

Governing Law: Governed by the laws of Malaysia and subject to Shariah principles under the exclusive jurisdiction of the Malaysian Courts.

9. Contact

SUN GATE CREDIT SDN. BHD.

Registered Address: No. 36A, Jalan Jernai 3, Medan Idaman, Batu 5 Gombak, 53200 Kuala Lumpur

Telephone No.: +603 4024 8688/ +6010 240 0028 (WhatsApp)

Email Address: sungate.gombak@gmail.com