

Appendix

Range of Islamic Banking Products and Services in Malaysia

Deposit Services

Products/Services	Applicable Concepts
Savings deposit	Wadiah Yad Dhamanah / Mudharabah
Current deposit	Wadiah Yad Dhamanah / Mudharabah
General investment deposit	Mudharabah
Special investment deposit	Mudharabah
Specific investment deposit	Mudharabah
Negotiable Islamic Deposit Certificate	Bai' Bithaman Ajil (BBA)
Islamic Negotiable Instrument of deposit	Mudharabah

Retail / Consumer Banking

Products/Services	Applicable Concepts
House financing	BBA / Al-Ijarah wa Iqtina (AIWI)
Commercial property financing	BBA
Hire purchase	Al-Ijarah Thumma Al-Bai' (AITAB)
Overdraft	Murabahah
Share financing/unit trust financing	BBA / Mudharah / Musyarakah
Factoring	Bai' Al-Dayn (BAD)
Working capital financing	Murabahah
Credit card	BBA
Charge card	Qardhul Hasan
Umrah financing	BBA

Corporate Banking

Products/Services	Applicable Concepts
Project financing	Mudharabah / Musyarakah / BBA / Istisna' / AIWI
Bridging finance	Istisna' / BBA / Musyarakah
Financing syndication	BBA / Musyarakah / Istisna' / Ijarah
Revolving financing	BBA / Murabahah
Bonds	BBA / Musyarakah / Istisna' / Qardhul Hasan / Ijarah
Commercial papers	Murabahah
Leasing	Ijarah
Industrial hire purchase	AITAB
Underwriting, lead arranging/advisory	Ujr

Treasury / Money Market Investment Products

Products/Services	Applicable Concepts
Sell & buy-back agreements	Murabahah
Sanadat (bonds) Mudharabah Cagamas	Mudharabah / Musyarakah / BBA / Istisna' / Ijarah wa Iqtina
Foreign exchange	Ujr

Government Investment Issues	Qardhul Hasan
Forward rate agreements	Ujr
Trade Financing	
Products/Services	Applicable Concepts
Letters of credit	Wakalah / Murabahah / Musyarakah
Islamic accepted bills	Murabahah / Bai' Al-Dayn
Export credit financing	Murabahah / Bai' Al-Dayn
Bank guarantee	Ujr
Shipping guarantee	Ujr
Other Products & Services	
Products/Services	Applicable Concepts
Stockbroking services	Ujr
TT/Funds Transfer	Ujr
Travellers' Cheques	Ujr
Demand Draft	Ujr
Cashiers' Order	Ujr
Standing Instruction	Ujr
ATM Service	Ujr
Telebanking	Ujr