Range of Islamic Banking Products and Services in Malaysia

Product Category : Deposit
Product Line : General Account

Generic Name	Concept Used
current account-i	Wadiah Yad Dhamanah Mudharabah Qard
savings account-i	Wadiah Yad Dhamanah Mudharabah Qard

Product Category : Deposit
Product Line : Other deposits

Generic Name	Concept Used
Commodity Murabahah-i	Murabahah/ Tawarruq

Product Category : Investment
Product Line : Investment Account

Generic Name	Concept Used
general investment account-i	Mudharabah Qard
special investment account-i	Mudharabah
specific investment account-i	Mudharabah

Product Category : Financing
Product Line : Fund-based

Generic Name	Concept Used
asset financing-i	Tawarruq/ Murabahah Mudharabah Musyarakah Ijarah

asset-backed financing-i	Ijarah
benevolent loan-i	Qard
block discounting-i	Bai' Dayn
bridging finance-i	Istisna' Bai' Bithaman Ajil
bungalow lots financing-i	Bai' Bithaman Ajil
cash line facility-i	Bai' Inah Bai' Bithaman Ajil Murabahah
club membership financing-i	Bai' Bithaman Ajil
Commodity Murabahah Financing-i	Murabahah/ Tawarruq
computer financing-i	Bai' Bithaman Ajil
contract financing-i	Murabahah Bai' Bithaman Ajil Istisna' Musyarakah Mudharabah Ijarah
education financing-i	Murabahah Bai' Bithaman Ajil Bai' Inah
equipment financing-i	Bai' Bithaman Ajil
factoring facility-i	Bai' Dayn
fixed asset financing-i	Bai' Bithaman Ajil
floor stocking financing-i	Murabahah Bai' Bithaman Ajil
hire purchase agency-i	Wakalah
home/house financing-i	Bai' Bithaman Ajil Istisna' Variable Rate Bai' Bithaman Ajil
industrial hire purchase-i	Ijarah

land financing-i	Bai' Bithaman Ajil
leasing-i	Ijarah
pawn broking-i	Rahnu (Qard and Wadiah Yad Dhamanah) Rahnu (Qard)
personal financing-i	Bai' Bithaman Ajil Murabahah Bai' Inah
plant & machinery financing-i	Bai' Bithaman Ajil Istisna Ijarah
project financing-i	Bai' Bithaman Ajil Istisna Ijarah Musyarakah Mudharabah Tawarruq/ Murabahah
property financing-i	Bai' Bithaman Ajil Istisna Variable Rate Bai' Bithaman Ajil
revolving credit facility-i	Bai' Bithaman Ajil Murabahah Hiwalah Bai' Inah
share financing-i	Bai' Bithaman Ajil Bai' Inah
shop house financing-i	Bai' Bithaman Ajil Istisna' Variable Rate Bai' Bithaman Ajil
sundry financing-i	Bai' Bithaman Ajil
syndicated financing-i	Istisna' Bai' Bithaman Ajil Ijarah
term financing-i	Bai' Bithaman Ajil Variable Rate Bai' Bithaman Ajil
tour financing-i	Bai' Bithaman Ajil

umrah & visitation financing-i	Bai' Bithaman Ajil
vehicle/automobile financing-i	Ijarah Bai' Bithaman Ajil Murabahah
working capital financing-i	Murabahah Bai' Bithaman Ajil Tawarruq/ Murabahah Musyarakah Mudharabah

Product Category : Financing
Product Line : Fee-based

Generic Name	Concept Used
accepted bills-i	Murabahah Bai' Dayn
bank guarantee-i	Kafalah
bills of exchange-i	Wakalah
export credit refinancing-i	Murabahah Bai' Dayn
letter of credit-i	Wakalah Murabahah Ijarah Bai' Bithaman Ajil
shipping guarantee-i	Kafalah
trust receipt-i	Wakalah Murabahah

Product Category : Trade Finance
Product Line : -

Generic Name	Concept Used
accepted bills-i	Murabahah Bai' Dayn

bank guarantee-i	Kafalah
bills of exchange-i	Wakalah
export credit refinancing-i	Murabahah Bai' Dayn
letter of credit-i	Wakalah Murabahah Ijarah Bai' Bithaman Ajil
shipping guarantee-i	Kafalah
trust receipt-i	Wakalah Murabahah

Product Category : Card Services
Product Line : -

Generic Name	Concept Used
charge card-i	Qard
credit card-i	Bai' Inah Bai' Bithaman Ajil
debit card-i	Ujr

* The list may not be exhaustive. Bank Negara Malaysia reserves the right to add or omit any generic name of Islamic banking product from time to time