

**FREQUENTLY ASKED QUESTIONS (FAQs)  
FOR REVISION OF MUDARABAH INVESTMENT ACCOUNT PRODUCTS**

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1	What are the revision in Mudarabah Investment Account products?	<p>The revised Profit Sharing Ratio and Indicative Profit Rate of the Mudarabah Investment Account Products are as follow:</p> <p><b><u>Daily Fund-i</u></b></p> <p><b>1. Private Banking Account-i</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Balance Band</th> <th colspan="2">Current</th> <th colspan="2">Revised With effect from 16/06/2017</th> </tr> <tr> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td>Up to RM250,000</td> <td>50 : 50</td> <td>2.30%</td> <td>30 : 70</td> <td>1.50%</td> </tr> <tr> <td>Above RM250,000</td> <td>50 : 50</td> <td>2.30%</td> <td>48 : 52</td> <td>2.40%</td> </tr> </tbody> </table> <p><b>2. Golden Savvy Account-i</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Balance Band</th> <th colspan="2">Current</th> <th colspan="2">Revised With effect from 16/06/2017</th> </tr> <tr> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td>Up to RM200,000</td> <td>50 : 50</td> <td>2.30%</td> <td>20 : 80</td> <td>1.00%</td> </tr> <tr> <td>Above RM200,000</td> <td>50 : 50</td> <td>2.30%</td> <td>36 : 64</td> <td>1.80%</td> </tr> </tbody> </table> <p><b>3. net Account-i</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Balance Band</th> <th colspan="2">Current</th> <th colspan="2">Revised With effect from 16/06/2017</th> </tr> <tr> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td>Up to RM200,000</td> <td>50 : 50</td> <td>2.30%</td> <td>20 : 80</td> <td>1.00%</td> </tr> <tr> <td>Above RM200,000</td> <td>50 : 50</td> <td>2.30%</td> <td>36 : 64</td> <td>1.80%</td> </tr> </tbody> </table> <p><b>4. Premier Mudharabah Account-i (Individual)</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Balance Band</th> <th colspan="2">Current</th> <th colspan="2">Revised With effect from 16/06/2017</th> </tr> <tr> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td>Up to RM200,000</td> <td>50 : 50</td> <td>2.30%</td> <td>20 : 80</td> <td>1.00%</td> </tr> <tr> <td>Above RM200,000</td> <td>50 : 50</td> <td>2.30%</td> <td>36 : 64</td> <td>1.80%</td> </tr> </tbody> </table> <p><b>5. Premier Mudharabah Account-i Small Medium Enterprise &amp; Business Banking (“SME/BB”)</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Balance Band</th> <th colspan="2">Current</th> <th colspan="2">Revised With effect from 16/06/2017</th> </tr> <tr> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> <th>Profit Sharing Ratio (IAH : Bank)</th> <th>Indicative Profit Rate (% p.a.)</th> </tr> </thead> <tbody> <tr> <td>Any Balance</td> <td>20 : 80</td> <td>1.00%</td> <td>10 : 90</td> <td>0.50%</td> </tr> </tbody> </table>	Balance Band	Current		Revised With effect from 16/06/2017		Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Up to RM250,000	50 : 50	2.30%	30 : 70	1.50%	Above RM250,000	50 : 50	2.30%	48 : 52	2.40%	Balance Band	Current		Revised With effect from 16/06/2017		Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Up to RM200,000	50 : 50	2.30%	20 : 80	1.00%	Above RM200,000	50 : 50	2.30%	36 : 64	1.80%	Balance Band	Current		Revised With effect from 16/06/2017		Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Up to RM200,000	50 : 50	2.30%	20 : 80	1.00%	Above RM200,000	50 : 50	2.30%	36 : 64	1.80%	Balance Band	Current		Revised With effect from 16/06/2017		Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Up to RM200,000	50 : 50	2.30%	20 : 80	1.00%	Above RM200,000	50 : 50	2.30%	36 : 64	1.80%	Balance Band	Current		Revised With effect from 16/06/2017		Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Profit Sharing Ratio (IAH : Bank)	Indicative Profit Rate (% p.a.)	Any Balance	20 : 80	1.00%	10 : 90	0.50%
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2	When is the effective date for the revised Profit Sharing Ratio and Indicative Profit Rate?	<p>With effect from <b>16<sup>th</sup> June 2017</b> (“Effective Date”), the Profit Sharing Ratio and Indicative Profit Rate of the Mudarabah Investment Account products below will be revised:</p> <p><b><u>Daily Fund-i</u></b></p> <ul style="list-style-type: none"> <li>• Private Banking Account-i</li> <li>• Golden Savvy Account-i</li> <li>• Premier Mudharabah Account-i</li> <li>• net Account-i</li> </ul> <p><b><u>Term Fund-i</u></b></p> <ul style="list-style-type: none"> <li>• General Investment Account-i (“GIA-i”)</li> </ul> <p>Notices has been made available via Maybank website, Maybank and Maybank Islamic branches from 26<sup>th</sup> May 2017 onwards. From 16<sup>th</sup> June 2017, the profit will be calculated based on the revised Indicative Profit Rate publish in the Maybank website.</p>
3	Is there any changes on the product features for Mudarabah Investment Account Products?	<p>The features of all Mudarabah Investment Account Products shall remain unchanged <b>EXCEPT</b> for GIA-i. The changes are as follows:</p> <p>Effective <b>1<sup>st</sup> August 2017</b>, premature withdrawal by the customers prior to maturity of tenure is subject to the following conditions:</p> <ul style="list-style-type: none"> <li>• For withdrawals within 3 months of the investment tenure, the customers shall agree to waive the right to receive all of the attributed profit;</li> <li>• For withdrawals after 3 months of the investment tenure and before the maturity date, the customers shall agree to waive the right to receive 50% of the attributed profit.</li> </ul> <p>The above profit waiver will only be applicable upon rollover and/or upon new placements of GIA-i after 1<sup>st</sup> August 2017.</p>
4	What are the reasons of the revised Profit Sharing Ratio and Indicative Profit Rate?	<p>The reasons are as follows:</p> <ul style="list-style-type: none"> <li>• to create a more rewarding experience for Investment Account Holders i.e. better profit rates for longer tenure and higher balances.</li> <li>• to be competitively aligned with other Financial Institutions.</li> <li>• to manage the fund with the current challenging market outlook.</li> </ul>

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5	Will the revised Profit Sharing Ratio and Indicative Profit Rate have any impact to existing placement?	<p><b><u>Daily Fund-i</u></b></p> <ul style="list-style-type: none"> <li>• Yes, as the profit will be calculated based on the Profit Sharing Ratio and Indicative Profit Rate according to the balance placed with the Bank.</li> </ul> <p><b><u>Term Fund-i</u></b></p> <ul style="list-style-type: none"> <li>• Yes, as the profit will be calculated based on the Profit Sharing Ratio and Indicative Profit Rate according to the tenure placed with the Bank.</li> </ul> <p><i>Please refer to the latest Profit Sharing Ratio and Indicative Profit Rate as published on Maybank2u website or any Maybank and Maybank Islamic branches on monthly basis.</i></p>
6	Who should I call if I require further details?	<p>You may enquire from the following channels:</p> <ol style="list-style-type: none"> <li>1. Maybank2u website</li> <li>2. Maybank or Maybank Islamic branches</li> <li>3. Maybank Group Customer Care (“MGCC”) at 1300 88 6688</li> </ol>