

Maybank

1Malaysia Momentum (M³) Structured Deposit

Potentially higher returns even in uncertain markets



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 **Maybank**

Who knows you better

Maybank 1Malaysia Momentum (M³) Structured Deposit

(Read this Product Disclosure Sheet before you decide to invest in this product. Be sure to also read the general terms and conditions.)

Current Market Conditions and Background

Highly Volatile Markets

In today's highly volatile and unpredictable markets, quick and accurate identification of market trends are crucial to successful trading. This is closely followed by risk control - the ability to increase or decrease investment exposure to the markets, to shield oneself from high volatility.

Take Advantage Of Both Upward And Downward Trends

What investors need, therefore, is a systematic trading strategy, with a track record of accurately identifying and taking advantage of both up-trends and down-trends in the markets. Investors also desire a strategy that provides them with exposure to various asset classes to help them diversify their investments.

M³ Structured Deposit

Introducing Maybank 1Malaysia Momentum - the M³ Structured Deposit. This investment is designed to give investors the potential to receive (i) an early chance of Money Back with an attractive coupon (ii) a regular quarterly coupon (iii) a lump sum payment at maturity, if the investment lasts the full tenure of 5 years.

Each of these potential payments are based on a trading strategy, that buys and sells assets systematically, and has an attractive back tested record for producing consistent returns. The Structured Deposit provides 100% capital protection at maturity and potentially higher returns on your deposits, even in uncertain market conditions.

Key Benefits

Access to the 1Malaysia Momentum (M³) Index	A trading strategy that aims to provide consistent returns in both upward and downward trending markets.
Close to Home	Underlying assets are closely related to Malaysia's economy - Malaysia's Equity Market, Crude Oil, Gold, Natural Gas, Cocoa and Palm Oil.
3 Chances For Investors to Receive Attractive Returns	<p>CHANCE 1: Coupon of 7.00% p.a., paid at the end of the quarter when the M³ Index produces returns above a certain level ("Autocall Trigger Level"). If this happens, the structure will be terminated early and investors will enjoy 100% early redemption of their principal amount.</p> <p>CHANCE 2: Coupon of 2.00% p.a., paid quarterly, if the structure has not been terminated early and the M³ Index records a positive performance.</p> <p>CHANCE 3: 115% participation in the positive performance of the M³ Index at maturity, if the structure has not been terminated early.</p>
100% Capital Protection	Investors get back 100% of their principal on early termination by Issuer on Autocall Events or at maturity.

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What is the Maybank 1Malaysia Momentum (M³) Structured Deposit?

The M³ Structured Deposit is a 5-year investment issued by Malayan Banking Berhad ("Maybank") via Floating Rate Negotiable Instruments of Deposit (FRNID) format. The principal amount is only guaranteed if the FRNID is held to maturity. FRNID is NOT insured by Perbadanan Insurans Deposit Malaysia (PIDM).

The M³ Structured Deposit aims to provide investors with attractive returns in both upward or downward trending markets by applying the 1Malaysia Momentum (M³) Strategy to underlying assets which are closely tied to the Malaysian economy.

The M³ Strategy does not rely on markets moving in a specific direction: it buys assets when markets are in an upward trend and sells assets when markets are in a downward trend. This means that investors can profit in both rising and falling markets.

The M³ Strategy observes trends on 5 commodities and Malaysia's Stock Index individually, and determines whether to buy or sell these assets for the next month.


Trading techniques based on the "Trend or Momentum", observed in an asset's performance, are common indicators used by analysts. The returns provided by the M³ Strategy are represented as the 1Malaysia Momentum (M³) Index.

The M³ Structured Deposit is issued at a minimum investment amount of RM65,000 with multiples of RM5,000 thereafter.


M³ Index in Detail

What is Behind the M³ Index?


Staying Close to Home: The six underlying components of the M³ Index are closely tied to the Malaysian economy.




MALAYSIA EQUITY MARKET (MEM)
The benchmark index for Malaysia's stock market.




CRUDE OIL
Malaysia's 4th largest export, contributing approximately 4.70% of the total exports.




GOLD
Traditionally seen as a safe haven in times of economic crises.



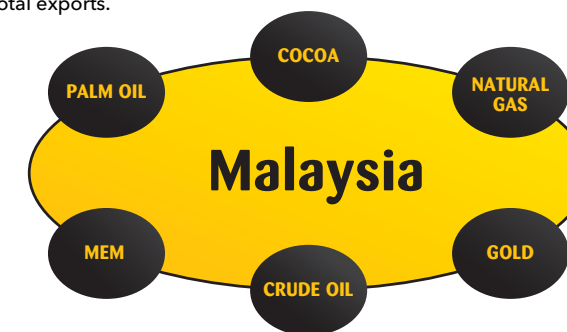
NATURAL GAS
Malaysia's 2nd largest export, contributing to more than 10.0% of total exports.



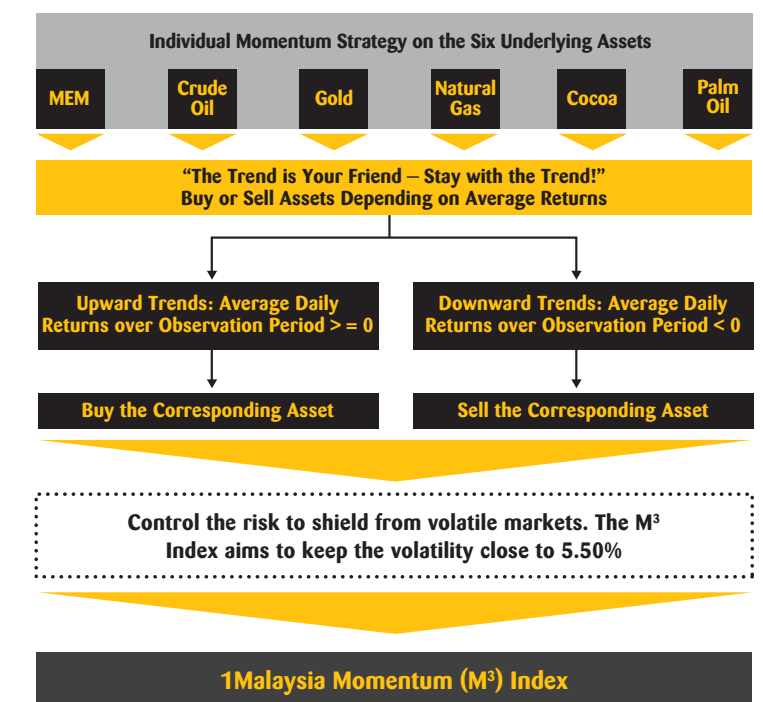
COCOA
Malaysia is the largest cocoa processing country in Asia.



PALM OIL
Malaysia is the 2nd largest palm oil producer in the world.



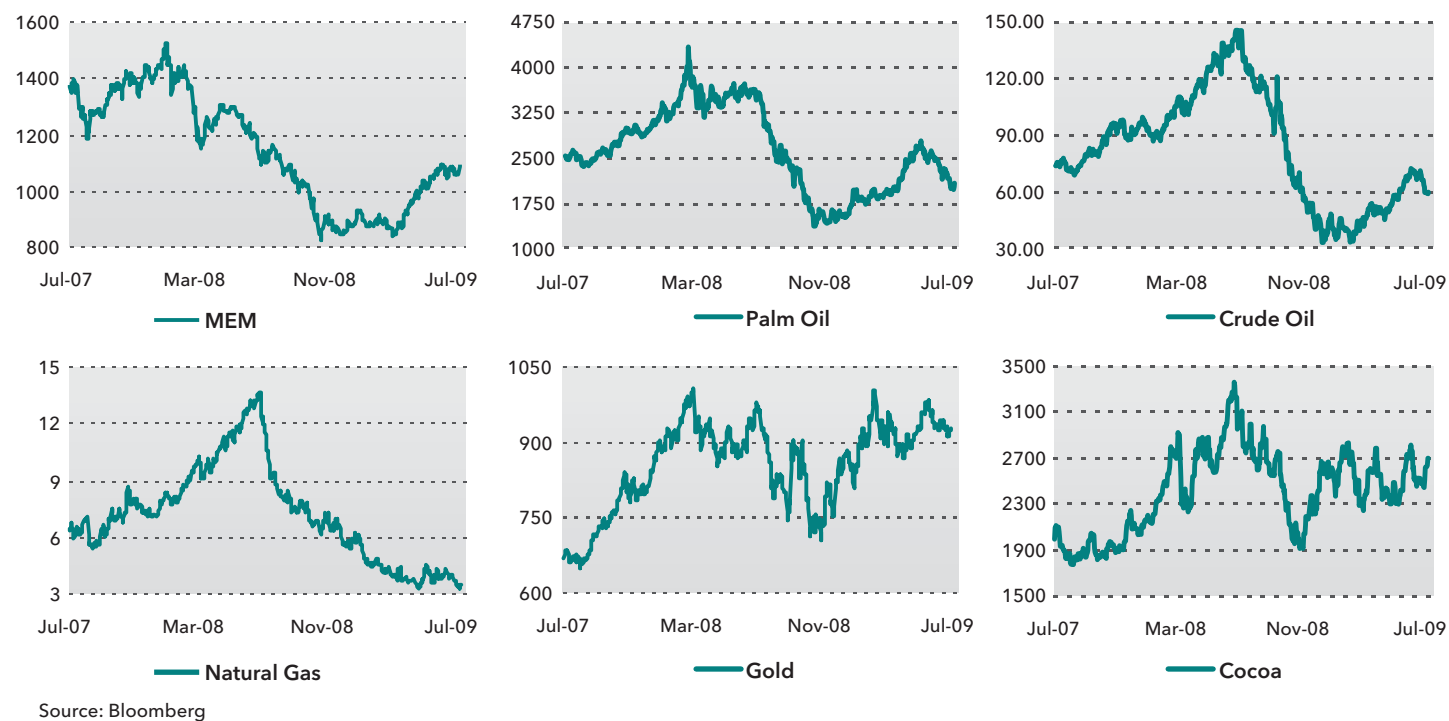
How Does the M³ Strategy Work?



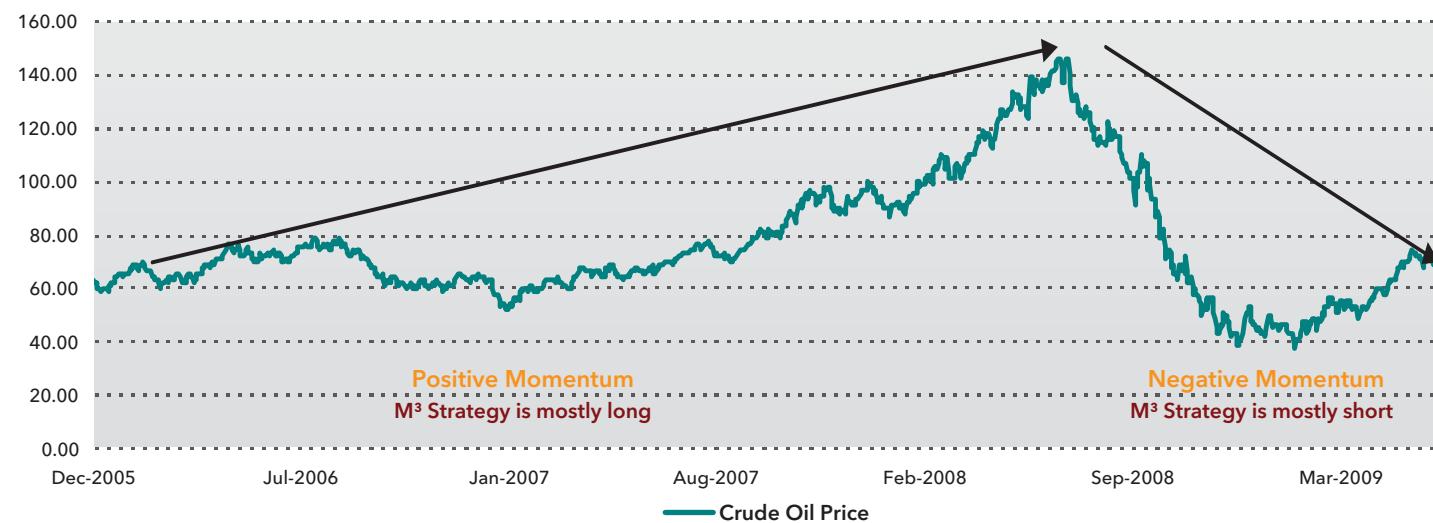
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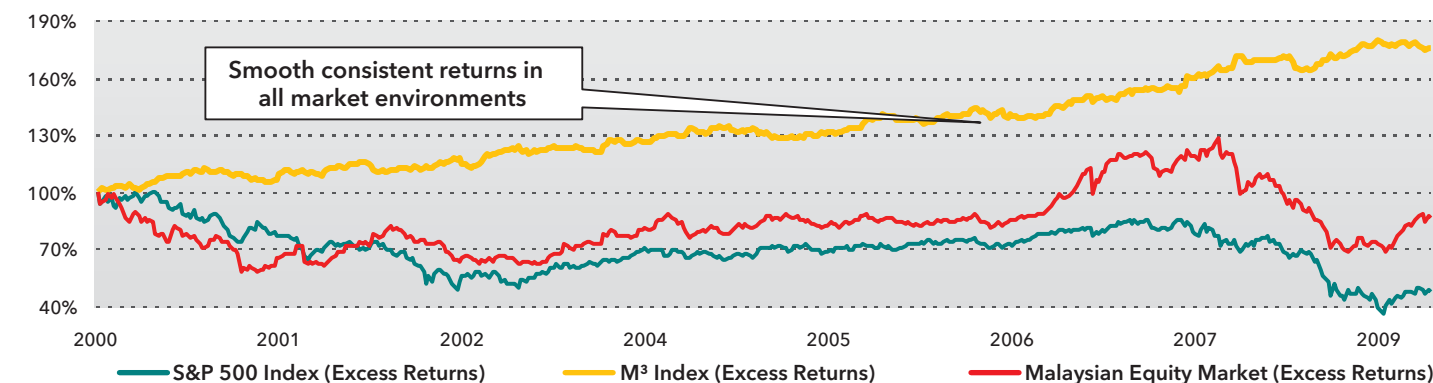
Current Market Conditions – Should I Go Long or Short?



How Does M³ Strategy Generate Returns in Excess of Market?



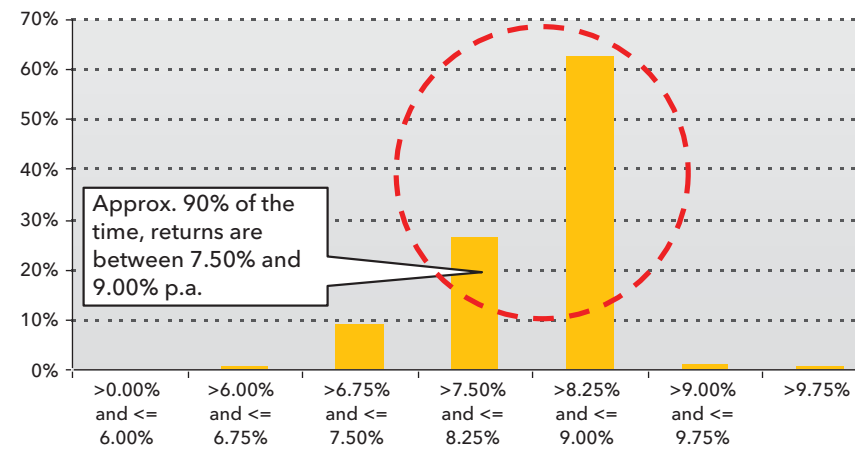
Historical Performance of M³ Index



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Historical Back Testing Results **



Summary of Back Testing Results (Since 10th April 2000) **

Average	8.30%
Minimum	6.43%
Maximum	9.96%

** Back testing results are not a guarantee of future performance

Returns are per annum

Source: Bloomberg

Note that the maximum possible return from M³ structured deposit is capped at 10.05% p.a.

Who Should Invest?

- Investors who are seeking diversification in their investments portfolio with potentially higher than fixed deposit returns.
- Investors who want to have diversified underlying assets that are closely related to Malaysia's economy.
- Investors who want their capital to be 100% protected at maturity and with early Autocallable features.
- Investors who plan to hold their investment for the medium to long term investment horizon.

How Do Investors Benefit from this Structure?

Deposit Payout Consists of 3 Chances

1) Chance of Early Termination with 7.00% p.a. Plus 100% Principal Back

If the M³ Index is above the Autocall Trigger Level on any Weekly Observation Date, investors get back the 100% principal amount and a coupon of 1.75%, paid at the quarter-end for every quarter that the investor has held the deposit. Thus 1.75% per quarter gives a return of 7.00% p.a.

AUTOCALL TRIGGER LEVELS **	
Q1 - Q4	107%
Q5 - Q8	114%
Q9 - Q12	121%
Q13 - Q16	128%
Q17 - Q20	135%

** Note that Autocall Trigger Levels are specified as a percentage of Initial Index Fixing Level

2) Potential Quarterly Coupon of 0.50% (2.00% p.a.)

Bonus Coupon of 0.50% is paid every quarter if the M³ Index at the end of the quarterly period is greater than 100% of the Initial Index Fixing Level, but lower than the Autocall Trigger Level.

3) Participation in Positive Performance at Maturity

If there is no Early Termination till Maturity, investors will receive 100% of the invested capital plus 115% participation in the final positive performance, if applicable, of the M³ Index since inception.

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Illustration of Payout on the Performance of the Index

Example: Investor invests RM1,000,000 into M³ FRNID

Year 1, Quarter 1

Scenario 1

During the weekly observation dates, if the M³ Index Fixing Level is above the Initial Index Fixing Level and also above the Autocall Trigger Level for Year 1 (107% of the Initial Index Fixing Level);

Investor receives coupon payout as follows:

$$= \text{RM1,000,000} \times \frac{7.00\%}{4} \times \text{No. of Quarters}$$

$$= \text{RM1,000,000} \times 1.75\% \times 1 \text{ Quarter}$$

$$= \text{RM17,500}$$

Investor will receive the principal (RM1,000,000) plus the coupon payout (RM17,500) at the end of Quarter 1, totalling RM1,017,500.

Scenario 2

During the quarterly observation dates, if the M³ Index Fixing Level is above the Initial Index Fixing Level but below the Autocall Trigger Level for Year 1 (107% of the Initial Index Fixing Level);

Investor receives coupon payout as follows:

$$= \text{RM1,000,000} \times \frac{2.00\%}{4} \times \text{No. of Quarters}$$

$$= \text{RM1,000,000} \times 0.50\% \times 1 \text{ Quarter}$$

$$= \text{RM5,000}$$

Scenario 3

During the weekly observation dates, if the M³ Index Fixing Level is below the Initial Index Fixing Level and also below the Autocall Trigger Level for Year 1 (107% of the Initial Index Fixing Level);

Investor receives no coupon payout.

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Sample Payout Under Various Scenarios

For the following illustrations, assume that an investment of RM1,000,000 is made into the M³ Structured Deposit.

Bullish Returns Scenario

Illustration 1: Autocall Event

Illustration 1 assumes that the M³ Index performs strongly and breaches the Autocall Trigger Level at the end of Q8 (after 8 quarters). E.g.: the M³ Index Level is at 118% of the Initial Index Fixing Level after 2 years, and higher than the Autocall Trigger Level of 114%.

i. Chance 1: Early Termination Coupon

$$1.75\% \times \text{No. of Quarters} \times \text{RM1,000,000} = 1.75\% \times 8 \text{ Quarters} \times \text{RM1,000,000} = \text{RM140,000}$$

The initial investment of RM1,000,000 is also returned to the investor in the event of an Early Termination.

Note: Chance 1 is only applicable if the M³ Index Fixing Level breaches the Autocall Trigger Level during the weekly observation (refer to page 4). The Early Termination Coupon is paid at the end of the quarter in which the Autocall Trigger Level is breached.

ii. Chance 2: Quarterly Bonus Coupon of 0.50%

Assuming the M³ Index Level is above the M³ Initial Index Fixing Level at the end of Q1, Q2, Q3, Q4, Q5, Q6 and Q7 (i.e. 7 quarters).

$$\text{Bonus Coupon} = 0.50\% \times 7 \text{ Quarters} \times \text{RM1,000,000} = \text{RM35,000} \text{ (RM5,000 paid at the end of every quarter)}$$

Note: Chance 2 is only applicable for quarters where the M³ Index Level > the M³ Initial Index Fixing Level AND the structure is not Autocalled during that quarter. In this scenario, the investor does not get a bonus coupon for the 8th quarter as the structure is Autocalled.

iii. Chance 3: Variable Payment at Maturity

Not applicable, given that the deposit terminates after 2 years.

Note: Chance 3 is only applicable if the deposit is not Autocalled and held to maturity.

Illustration 2: No Autocall Event, High Returns at Maturity

Illustration 2 assumes that the M³ Index keeps increasing, but NEVER breaches the Autocall Trigger Level. In this case, apart from the 2.00% p.a. coupons, the investor gets 115% upside participation on the index performance at maturity. The final level of the Index is assumed to be 134% of the Initial Index Fixing Level for this illustration.

i. Chance 1: Early Termination Coupon

M³ Index Level is above the Initial Index Fixing Level but below the Autocall Trigger Level.

Not applicable, given that the M³ Index didn't breach the Autocall Trigger Level.

ii. Chance 2: Quarterly Bonus Coupon of 0.50%

M³ Index Level is above the M³ Initial Index Fixing Level at the end of all quarterly periods (i.e. 20 quarters).

$$\text{Bonus Coupon} = 0.50\% \times 20 \text{ Quarters} \times \text{RM1,000,000} = \text{RM100,000} \text{ (RM5,000 paid at the end of every quarter)}$$

iii. Chance 3: Variable Payment at Maturity

The final level of the index is at 134% of the Initial Index Fixing Level. So the investor receives $115\% \times (134\% - 100\%) \times \text{RM1,000,000} = \text{RM391,000}$

The initial investment of RM1,000,000 is also returned to the investor at maturity.

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Moderate Returns Scenario

Illustration: No Autocall Event, Moderate Returns at Maturity

The Moderate Returns Scenario assumes that the M³ Index keeps increasing, but never breaches the Autocall Trigger Level. In this case, apart from the 2.00% p.a. bonus coupons, the investor gets 115% upside participation on the index performance at maturity. The final level of the index is assumed to be 110% of the Initial Index Fixing Level for this illustration.

i. Chance 1: Early Termination Coupon

M³ Index Level is above the Initial Index Fixing Level but below the Autocall Trigger Level.

Not applicable, given that the M³ Index did not breach the Autocall Trigger Level.

ii. Chance 2: Quarterly Bonus Coupon of 0.50%

M³ Index Level is above the Initial Index Fixing Level at the end of all quarterly periods (i.e. 20 quarters).

Bonus Coupon = 0.50% x 20 Quarters x RM1,000,000 = RM100,000 (RM5,000 paid at the end of every quarter).

iii. Chance 3: Variable Payment at Maturity

The final level of the index is assumed to be 110%. So the investor receives

$115\% \times (110\% - 100\%) \times RM1,000,000 = RM115,000$

The initial investment of RM1,000,000 will be 100% returned to the investor at maturity.

Bearish Returns Scenario

Illustration: Worst Case Scenario

The Bearish Returns Scenario assumes that the M³ Index consistently falls. In this case, the investor would earn no Bonus Coupon and no Early Termination Coupon. At the end of 5 years, if the index ends at 95% of the Initial Index Fixing Level, the investor will then receive 100% of their initial investment at maturity.

i. Chance 1: Early Termination Coupon

M³ Index Level is lower than the Initial Index Fixing Level and lower than the Autocall Trigger Level.

Not applicable, given that the M³ Index did not breach the Autocall Trigger Level.

ii. Chance 2: Quarterly Bonus Coupon of 0.50%

Assuming M³ Index Level is lower than the M³ Initial Index Fixing Level at the end of Q1, Q2, Q3, Q4,...Q19 and Q20.

Bonus Coupon = 0.00

iii. Chance 3: Variable Payment at Maturity

M³ Index Level at maturity = 95% of Initial Index Fixing Level.

Since the M³ Index Level is lower than the M³ Initial Index Fixing Level, the investors will only receive 100% of their principal of RM1,000,000 at maturity.

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Summary of Sample Scenarios

Particulars	Bullish Returns Scenario Illustration 1		Bullish Returns Scenario Illustration 2		Moderate Returns Scenario		Bearish Returns Scenario	
Early Termination Payment	14.00% (Chance 1)		N/A (Chance 1)		N/A (Chance 1)		N/A (Chance 1)	
Total Bonus Coupons	3.50% (Chance 2)		10.00% (Chance 2)		10.00% (Chance 2)		0.00% (Chance 2)	
Maturity Payout	N/A (Chance 3)		39.10% (Chance 3)		11.50% (Chance 3)		0.00% (Chance 3)	
Capital Protected Deposit	100%		100%		100%		100%	
Total Returns (Investment Tenure)	17.50% (2 Years)		49.10% (5 Years)		21.50% (5 Years)		0.00% (5 Years)	
Breakdown of Total Returns in RM (Assuming Investment of RM1,000,000 in the M ³ Structured Deposit)								
Year 1	Q1	5,000	Q1	5,000	Q1	5,000	Q1	0
	Q2	5,000	Q2	5,000	Q2	5,000	Q2	0
	Q3	5,000	Q3	5,000	Q3	5,000	Q3	0
	Q4	5,000	Q4	5,000	Q4	5,000	Q4	0
Year 2	Q1	5,000	Q1	5,000	Q1	5,000	Q1	0
	Q2	5,000	Q2	5,000	Q2	5,000	Q2	0
	Q3	5,000	Q3	5,000	Q3	5,000	Q3	0
	Q4	140,000	Q4	5,000	Q4	5,000	Q4	0
Year 3	Q1	-A/C-	Q1	5,000	Q1	5,000	Q1	0
	Q2	-A/C-	Q2	5,000	Q2	5,000	Q2	0
	Q3	-A/C-	Q3	5,000	Q3	5,000	Q3	0
	Q4	-A/C-	Q4	5,000	Q4	5,000	Q4	0
Year 4	Q1	-A/C-	Q1	5,000	Q1	5,000	Q1	0
	Q2	-A/C-	Q2	5,000	Q2	5,000	Q2	0
	Q3	-A/C-	Q3	5,000	Q3	5,000	Q3	0
	Q4	-A/C-	Q4	5,000	Q4	5,000	Q4	0
Year 5	Q1	-A/C-	Q1	5,000	Q1	5,000	Q1	0
	Q2	-A/C-	Q2	5,000	Q2	5,000	Q2	0
	Q3	-A/C-	Q3	5,000	Q3	5,000	Q3	0
	Q4	-A/C-	Q4	396,000	Q4	120,000	Q4	0
Annualised Return	8.75% p.a. (RM87,500 p.a.)		9.82% p.a. (RM98,200 p.a.)		4.30% p.a. (RM43,000 p.a.)		0.00% p.a. (RM0 p.a.)	

A/C = Autocalled, hence, no further payments.

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Key Risk Considerations

Capital is protected only if M³ Structured Deposit is held to maturity. If M³ Structured Deposit is redeemed before maturity, investors may receive the mark-to-market investment value which could be more or less than the capital invested.

The return, if any, for the M³ Structured Deposit is subject to the movements in the prices of various underlying assets. Investors will be exposed to market risk, which is the risk that the value of the investment will be adversely affected by market conditions as well as credit risk, where investors deposit with Maybank and therefore rely on the ability of Maybank to repay the capital amount at maturity. For full risk disclosure, please refer to the separate risk disclosure statement.

What are the Key Terms and Conditions?

Early Withdrawal by the Investor

The investor should only redeem FRNID on maturity date. Any withdrawal of the FRNID prior to the maturity date will be based on weekly prevailing prices (buy-back price of FRNID after factoring prices of the underlying assets and/or based on the stipulated and unwinding calculation); which may result in a partial loss of the principal amount invested.

Financial Statement and Performance Report

Maybank does not send any monthly financial statements on structured deposits. However, the investor can refer to www.maybank2u.com for weekly performance reports.

Procedures for Payment of Interim Interest (If Applicable)

Payment of interest (if applicable and/or if the pre-determined conditions are satisfied) will be made to FRNID holders at or before the specific time on the stipulated interest (or coupon) payment dates to the designated accounts. Please contact the respective RBs/FEs (designated representative of Maybank) for further clarification.

Procedures for Redemption of FRNID Before Maturity

Complete the unwinding form and submit to respective RBs/FEs (designated representatives of Maybank). Redemption prior to maturity will be processed on a weekly basis which closes on every Friday. The proceeds will be credited into the investor's account or a banker's cheque will be issued as stipulated by investor in applicable agreement on the 1st business day of the following week.

Procedures for Redemption Upon Maturity

At maturity the proceeds will be credited to the investor's account or a banker's cheque will be issued as stipulated by the investor in applicable agreement.

Transferability

Maybank will keep the FRNID certificate. Transferability is governed by the relevant BNM guidelines. Please consult the Issuer for detailed processes.

What are The Major Risks?

Credit Risk

The Depositor is placing funds with Malayan Banking Berhad ("Maybank") and is therefore relying on the Bank's ability to pay returns and the deposit amount at maturity.

Market Risk

The net asset value of this FRNID is subject to many factors, including, but not limited to the level and the shape of the relevant interest rate yield curve, levels of interest rate volatility, level of the underlying asset price, the volatility of the underlying asset, and the implied future direction of such factors.

Depositor seeking to redeem or sell the FRNID prior to Maturity Date may receive an amount that is substantially less than the Principal Amount depending on the prevailing market conditions. However, the market value of the FRNID at the Maturity Date will always equal to 100% of Principal Amount plus the applicable accrued interest.

Inflation Risk

Inflation may cause any real rate of return under the transaction to be adversely affected.

Performance Risk

The return on this investment is subject to the performance of the underlying index. Specific technical details on the calculation of the performance are explicitly defined and given in the term sheet. Investors are advised to understand that the risk of non-performance will affect the returns obtained from this investment.

Disruption of Index and Index Termination Risk

The index is subject to disruption, cancellation, or modification as per the terms of the Index Adjustment provision. If for any reason during the determination by the Calculation Agent, where the value of an index cannot be determined or obtained, the value will be adjusted by the Calculation Agent in accordance with the Index Adjustment provision herein. A Depositor's return on investment may be adversely affected by any Index Adjustment.

If for any reason during the determination by the Calculation Agent, the index is terminated, cancelled, revoked or ceases to exist for any reason; the transaction will be terminated immediately following such an event, and depositors will receive an amount determined by the Issuer as the Calculation Agent in its sole discretion, as of market value of the FRNID at that time. The amount may be substantially less than the depositor's initial deposit amount.

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Simplified General Terms##

UNDERLYING INDEX	1Malaysia Momentum (M ³) Index.
TRADE DATE	To be advised by Malayan Banking Berhad ("Maybank").
START DATE	To be advised by Malayan Banking Berhad ("Maybank").
MATURITY DATE	The earliest of: (1) Start Date + 5 Years; and (2) Autocall Termination Event Adjusted Maturity Date.
FRNID ISSUER	Malayan Banking Berhad ("Maybank").
NOMINAL AMOUNT	Minimum of RM65,000 and multiples of RM5,000 thereafter.
REDEMPTION PRICE	100% of Principal Amount only if redeemed at Maturity Date or as per the Autocall Termination Event Provisions.
INTEREST PAYMENT COMPONENTS	Quarterly Coupon (subject to the Autocall Termination Event provisions), Autocall Rebate (if any) and Maturity Coupon (subject to the Autocall Termination Event provisions).
INDEX FIXING DATE	5 Business days before Start Date.
QUARTERLY COUPON	If an Autocall Termination Event has NOT Occurred and $M_t^3 > M_{Initial}^3$, 2.00% p.a. on a 30/360 Day Count Fraction basis. Otherwise, zero. Where: M_t^3 is the level of the M ³ Index 5 Business Days prior to each Quarterly Coupon Payment Date. $M_{Initial}^3$ is the level of the M ³ Index as on the Index Fixing Date.
QUARTERLY COUPON PAYMENT DATE	Each quarterly date, starting 3 months from the Start Date to Maturity Date (the "Final Quarterly Coupon Payment Date"), except if an Autocall Termination Event occurs.
AUTOCALL TERMINATION EVENT	An Autocall Termination Event shall occur, if on any Weekly Observation Date in any Quarterly Autocall Period, the M ³ Index is greater than the Autocall Trigger Level. Following the payment of the Autocall Termination Amount, the transaction shall terminate and the Issuer shall have no further obligations to pay in respect to this transaction.
AUTOCALL TERMINATION AMOUNT	If an Autocall Termination Event occurs, a single Autocall Termination Amount shall be payable by the Issuer following the first occurrence of an Autocall Termination Event. Autocall Termination Amount is given by: Principal Amount + Autocall Rebate
AUTOCALL REBATE	[1.75% of Nominal Amount], for Quarter 1. [3.50% of Nominal Amount], for Quarter 2. [33.25% of Nominal Amount], for Quarter 19. [35.00% of Nominal Amount], for Quarter 20.

WARNING:

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

AUTOCALL TRIGGER LEVELS	(107% of $M_{Initial}^3$) for all Weekly Observation Dates in Year 1. (114% of $M_{Initial}^3$) for all Weekly Observation Dates in Year 2. (121% of $M_{Initial}^3$) for all Weekly Observation Dates in Year 3. (128% of $M_{Initial}^3$) for all Weekly Observation Dates in Year 4. (135% of $M_{Initial}^3$) for all Weekly Observation Dates in Year 5.															
PAYMENT AT MATURITY	If an Autocall Termination Event has NOT Occurred, the Payment at Maturity shall be determined as follows: Principal + Maturity Coupon															
MATURITY COUPON	$\text{Max}(M_{Final}^3 / M_{Initial}^3 - 1, 0) \times \text{Participation} \times \text{Notional Amount}$ Otherwise, zero. Where: M_{Final}^3 is the level of the M ³ Index 10 Business Days prior to the Maturity Date. $M_{Initial}^3$ is the level of the M ³ Index on the Index Fixing Date. Participation is [115%], No Day Count Fraction.															
BUSINESS DAYS	With respect to Settlement: Kuala Lumpur and New York. In all other cases: Index Business Days.															
INDEX BUSINESS DAYS	Any day on which all of the Relevant Exchanges are open and such day is a Business Day in Kuala Lumpur, New York and Singapore.															
PREMATURE WITHDRAWAL	The early redemption price may not necessarily be equal to the Redemption Price if held to Maturity Date. For partial premature withdrawal, it is subject to multiple FRNID Amount of RM65,000 and the outstanding amount after such withdrawal must be a minimum of RM65,000.															
FEES AND CHARGES	<table border="1"> <thead> <tr> <th>No</th> <th>Services</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Delivery of certificate from and to Authorised Depository</td> <td>Waived</td> </tr> <tr> <td>2</td> <td>Splitting/Combining denomination(s)</td> <td>Waived</td> </tr> <tr> <td>3</td> <td>Replacement of lost or damaged certificate(s)</td> <td>Waived</td> </tr> <tr> <td>4</td> <td>Maintenance of depository account</td> <td>Waived</td> </tr> </tbody> </table>	No	Services	Charges	1	Delivery of certificate from and to Authorised Depository	Waived	2	Splitting/Combining denomination(s)	Waived	3	Replacement of lost or damaged certificate(s)	Waived	4	Maintenance of depository account	Waived
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DEPOSITORY INSTITUTION (ADI)	Malayan Banking Berhad ("Maybank").															
ISSUANCE PROGRAMME	This is a Floating Rate Negotiable Instruments of Deposit (FRNID) issued under the Bank Negara Malaysia Guidelines on Introduction of New Products (18 May 2009) and Explanatory Notes on Negotiable Instruments of Deposits (NID) and Islamic Negotiable Instruments (INI).															

For detailed terms and conditions, please refer to the customer term sheet.

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Frequently Asked Questions

Q1 What are structured investments?

Structured investments are customised investment solutions designed for specific risk-return objectives. By taking a traditional security such as a money market instrument, and replacing the usual periodic coupons with payoffs derived from the performance of one or more reference assets, a structured investment is created.

Structured investments can be listed on an exchange or traded over-the-counter (OTC). Their ability to offer customised exposure to asset classes and markets that are not otherwise accessible and can have interesting features such as leveraged upside participation or downside buffers, makes structured investments useful as a complement and diversification tool to traditional assets found in portfolios.

Q2 What is Autocall?

An autocall product is essentially a market-linked investment, which can automatically mature prior to the scheduled maturity date if certain pre-determined market conditions are achieved. The criteria for deciding whether the product has automatically matured ('Autocalled') is whether the underlying reference index has satisfied the pre-determined trigger levels.

Q3 What happens on Early Termination Event?

If the M³ Index produces returns above a certain level ("Autocall Trigger Level"), the structure will terminate early and investors will enjoy an early redemption of 100% of their principal amount. In this case, a coupon of 7.00% p.a. is paid at the end of the quarter where the structure terminate early.

Q4 What are the unique features of the structure?

- (i) The structure gives the investor 3 opportunities to earn positive returns:-
 - Chance No.1: Autocall Coupon of 1.75% for every quarter which the structure has existed. The investor will receive this payout if an Early Termination Event occurs.
 - Chance No.2: Bonus Coupon of 0.50% which the investor will receive every quarter if the structure has not been autocalled and the M³ Index is greater than 100% of the Initial Index Fixing Level at inception date.
 - Chance No.3: If there is no Early Termination till maturity, the investor will receive 115% participation in the final positive M³ Index performance (Initial Index Fixing Level versus Final Index Fixing Level).
- (ii) Access to the Maybank 1Malaysia Momentum Index where the returns are linked to the performance of the index.
- (iii) 100% capital protection if held to maturity.
- (iv) 5 years tenure with a possibility of Autocall every three months from the start date.

Q5 What are the fees and charges I have to pay?

Investors need not pay any fees and charges for the M³ Structured Deposit. Capital is 100% protected if the investment is held to maturity.

Q6 What is the minimum amount that I can invest in FRNID?

The minimum investment amount is RM65,000 and thereafter in multiples of RM5,000.

Q7 Does the product allow redemption before maturity?

Yes, the product can be redeemed before maturity. However, any withdrawal of the FRNID prior to the maturity date will be based on weekly prevailing prices (buy-back price of FRNID after factoring prices of the underlying assets and/or based on the stipulated unwinding calculation); which may result in a partial loss of the principal amount invested.

Q8 Is partial redemption possible?

Yes, redemption can be made prior to maturity in multiples of RM65,000, and is subject to a minimum balance of RM65,000.

Q9 Is my principal protected if I decide to retract part of or all my money?

No, the principal amount is not guaranteed in early redemptions. The amount will depend on the indicative bid price of the investment at the time of redemption in accordance with the prevailing market conditions.

Q10 Is my principal exposed to Foreign Exchange Risk?

No. The principal is 100% protected in Ringgit Malaysia terms.

Q11 What do I need to do if there are changes to my personal details?

It is important that you inform us of any changes to your personal details to ensure that all correspondences reaches you in a timely manner. Please visit any Maybank Branch for any changes to your personal details.

Q12 Where can I get further information?

Should you require additional information about the investment, please refer to the Final Term Sheet or contact our Maybank Group Customer Care hotline at 1-300-88-6688 or visit www.maybank2u.com

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IMPORTANT NOTICE

Investors are advised to read and understand the detailed terms & conditions and risk disclosure statement contained in the application form, Master Agreement and Term Sheet before deciding to invest. This brochure is provided for information purposes only and is not a substitute for the information provided in the Master Agreement and Term Sheet. Nothing in this document is to be construed as a solicitation or offer of legal, investment, tax or other advice or a recommendation to engage in any transaction.

In the event of conflict between the Bahasa Malaysia and English versions, the English version shall prevail.

Visit a Maybank branch, Private Banking Centre or Maybank Islamic Berhad branch nearest to you for further details. Our ever ready professional officers will entertain your queries on a non-obligation basis. Alternatively, you may call us at **1-300-88-6688** or visit our website at **www.maybank2u.com**

NOTIS PENTING

Para pendeposit dinasihatkan untuk membaca dan memahami terma-terma & syarat-syarat serta penyata pemberitahuan yang terdapat dalam borang permohonan, Perjanjian Induk dan Lembaran Terma sebelum membuat keputusan untuk melabur. Risalah ini disediakan untuk tujuan maklumat sahaja dan bukan untuk menggantikan maklumat yang disediakan di dalam Perjanjian Induk dan Lembaran Terma. Tiada apa-apa dalam dokumen ini boleh ditafsirkan sebagai solisitasi atau tawaran nasihat undang-undang, pelaburan, cukai atau lain-lain atau syor untuk membuat apa-apa transaksi.

Sekiranya terdapat percanggahan di antara Bahasa Malaysia dan Bahasa Inggeris, hendaklah dirujuk kepada versi Bahasa Inggeris.

Kunjungi cawangan Maybank, Pusat Perbankan Persendirian atau cawangan Maybank Islamic Berhad yang berhampiran untuk maklumat lanjut. Pegawai-pegawai profesional kami sentiasa bersedia untuk menjawab pertanyaan anda tanpa obligasi. Anda juga boleh menghubungi kami di **1-300-88-6688** atau layari laman web kami di **www.maybank2u.com**

AMARAN:

PENDEPOSIT PERLU SEDAR BAHAWA AMAUN POKOK PRODUK INI DILINDUNGI OLEH BANK PENGELUAR PADA MASA MATANG SAHAJA. JIKA PRODUK INI DITEBUS ATAU DIJUAL SEBELUM TEMPOH MATANG, PELANGGAN MUNGKIN KEHILANGAN SEBAHAGIAN DARIPADA AMAUN DEPOSIT AWALAN. PULANGAN DARI PRODUK INI ADALAH TIDAK MENENTU DAN PELANGGAN BERISIKO TIDAK MENDAPAT PULANGAN LANGSUNG. PELANGGAN DIINGATKAN BAHAWA PRODUK INI TIDAK DILINDUNGI OLEH PERBADANAN INSURANS DEPOSIT MALAYSIA.



Malayan Banking Berhad (3813-K)