

PRODUCT DISCLOSURE SHEET

**MAYBANK ISLAMIC BERHAD
GENERAL INVESTMENT ACCOUNT-i
1/2/2012**

Kindly read this Product Disclosure Sheet before you decide to open the General Investment Account-i. Be sure to also read the general terms and conditions.

1. What is this product about?

General Investment Account-i is an Islamic term deposit based on the Shariah contract of Mudharabah. Islamic term deposit refers to a deposit product that pays an indicative dividend rate until a given maturity date. This deposit is covered by Malaysia Deposit Insurance Corporation (MDIC) or Perbadanan Insurans Deposit Malaysia (PIDM).

2. What is the Shariah contract applicable?

- The Shariah contract applicable is Mudharabah.
- Mudharabah refers to an agreement made between capital provider (Customers) and another party (the Bank) who acts as the entrepreneur. This arrangement will enable the entrepreneur to carry out business projects and profits distributed based on pre-agreed profit sharing ratio. Losses are borne by the provider of the funds unless proven to be due to the Bank's negligence.

3. What do I get from this product?

- Minimum initial deposit amount: RM 5,000 for tenure 1 month and RM 1,000 for tenure 2 months and above (up to 60 months).
- Tenure: 1 month to 60 months
- Payment of Indicative Dividend: a) For tenure between 1 to 12 months (upon maturity); and
b) For tenure more than 12 months (monthly, half-yearly or upon maturity).
- Profit Sharing Ratio: Fixed Profit Sharing Ratio determined upfront upon placement. Payment of dividend is based on the indicative dividend rate.
- General Investment Account-i Certificate is acceptable as collateral for banking facilities.

4. What are the other key terms and conditions of this product that I should know?

- Partial withdrawal is allowed for tenor 7 months and above with a minimum partial withdrawal amount of RM5,000. *
- For premature withdrawal within a period above 3 months but before maturity date; only 50% of profit computed based on actual numbers of days of deposit placement will be paid.
- Premature withdrawal within period of 3 months and below shall not be entitled to any share of the profit.

5. What are the fees and charges I have to pay?

- No processing fee will be imposed during opening of account
- Stamping fee cost for indemnity letter amounting RM15 is to be borne by Customer in the event that the General Investment Account-i Certificate is lost or stolen.

6. What are the risks involved?

- Investment risk can be managed and mitigated if no early withdrawal is made.
- However, losses from the investment will be borne by the provider of the funds unless proven to be due to the Bank's negligence.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

8. Where can I get further information?

Should you require additional information about the product, please refer to the product brochure, available at all our branches and website. If you have any inquiry, please contact us at:

Maybank Group Customer Care,
Lot 12, Jalan Astaka U8/84,
Section U8, Bukit Jelutong,
40150 Shah Alam,
Selangor.

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