

## PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet before you decide to take out the Islamic Fixed Deposit-i. Be sure to also read the Terms and Conditions for Murabahah Deposit Transactions.

**MAYBANK ISLAMIC BERHAD**  
**ISLAMIC FIXED DEPOSIT-i**  
**1/2/2012**

### 1. What is this product about?

Islamic Fixed Deposit-i is an Islamic term deposit based on the Shariah contract of Commodity Murabahah. Islamic term deposit refers to a deposit product that pays a fixed profit 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 Commodity Murabahah, whereby a specific asset will be identified and used as an underlying asset for the sale and purchase transactions between the Bank and the Customer.

### 3. What do I get from this product?

- Minimum initial deposit amount: RM 5,000 for 1 month and RM 1,000 for 2 months and above (up to 60 months).
- Tenure: 1 month to 60 months
- Payment of Profit:
  - 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 Rate: Fixed Rate determined upfront upon placement.
- Free Personal Accident Takaful Coverage up to RM10,000, medical expenses up to RM1,000 and funeral expenses of RM1,000 (for individual account only).
- Islamic Fixed Deposit-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 not allowed for this product.
- For Premature Withdrawal within a period above 3 months but before the 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 upon opening of account.
- Stamping fee cost for indemnity letter amounting RM15 is to be borne by Customers in the event that the Islamic Fixed Deposit-i Certificate is lost or stolen.

### 6. What are the risks involved?

- There is no risk involved in this product if no premature withdrawal is made.

### 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,  
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