

PRODUCT DISCLOSURE SHEET (PDS) - Islamic Will [Wasiat]	
Customers are advised to read this Product Disclosure Sheet before taking up the Online Wasiat Writing Services [Service]. Be sure to also read the Terms & Conditions of Online Will/Wasiat Writing Services.	Online Wasiat Writing Services (WWS) application via Maybank2u by Maybank Trustees Berhad [MTB] Date updated: 19 Nov 2015 Page 1 of 4

This Product Disclosure Sheet is applicable to a Muslim only. For a non-Muslim, please refer to Product Disclosure Sheet for Conventional Will [Will] page 5 to 8 below.

1. What is this Service about?

You can write Maybank Trustees Berhad's basic Wasiat online by accessing the 'Online Will Writing' link within Maybank2u website and following the instructions online. Upon completion and making payment online, the Wasiat hard copy will be made ready by MTB and courier to you for signing.

2. Who is offering this Service?

This Service is provided by Maybank Trustees Berhad (5004-P).

3. What are the features of this Service?

3.1 What is a Wasiat?

A **Wasiat** is an '*Iqrar*' or **declaration [or Will]** made by a Muslim during his lifetime with respect to the distribution of his assets or benefit thereof for the purpose of charity or any other purpose permissible under Islamic Law which shall be effected only after his death.

You may distribute up to 1/3 of your assets to non-Faraid heir(s)/beneficiary(ies) (after deducting all debts and liabilities). For example, you may distribute up to 1/3 of your assets to your adopted children, step children or charitable organizations.

The remaining 2/3 of your assets will be distributed to your Faraid heir(s), in accordance to Faraid proportions.

You may also distribute more than 1/3 of your assets either to your Faraid heir(s) or non-Faraid heir(s) provided all your Faraid heir(s) consent to such a distribution.

4. Can I write a Wasiat?

Any Muslim who is:

- Of Sound mind;
- A Malaysian Citizen;
- 18 years and above in Peninsular Malaysia and Sarawak and 21 years and above in Sabah; and
- Able to understand the nature and purpose of making a Wasiat may write a Wasiat.

5. What are the Fee and Charges that I have to pay for the Service?

A one-time fee of RM298 is payable for each Wasiat. All fees specified NOT include any government taxes (including but not limited to the Goods and Services Tax [GST]), which will be charged separately. [Fee and Charges].

6. What are my duties?

- 6.1 You must read, understand and strictly follow all necessary instructions in Maybank2u and pay the Fee and Charges.
- 6.2 You must ensure all information provided and entered is correct, clear and comprehensive.
- 6.3 Your Wasiat must be made according to Islamic principles of Faraid distribution.

7. What happens if I fail to fulfil my duties?

We may not be able to process your subscription or your Wasiat may be rendered invalid under the law.

8. What are the risks inherent in writing a Wasiat?

- 8.1 A Muslim can only bequeath up to 1/3 of his estate to non-Faraid heir(s) (after deducting all debts and liabilities).
- 8.2 Consent from all your Faraid heir(s) is required if you distribute more than 1/3 of your assets either to your Faraid heir(s) or non-Faraid heir(s). Should if there is a contest, the distribution will follow back the Faraid distribution.
- 8.3 If your named beneficiary in the Wasiat is below the age of 18 years old at the time of your deceased, his/her share will be hold on trust by the appointed guardian for administration until he/she reaches 18 years of age.

9. What are the major risks?

The risks associated with Maybank2u online transactions apply. Your Wasiat may be rendered invalid under the law if you unable to comply to the Terms and Conditions.

10. How do I subscribe to the Service?

- 10.1 You must have a valid Maybank2u username and password.
- 10.2 You must have available all relevant documents such as heir(s)/beneficiary(ies) full name and NRIC/Passport number, executors' full name and NRIC/Passport number, etc.
- 10.3 Login to Maybank2u
- 10.4 Click 'Online Will/Wasiat Writing'.
- 10.5 You must read, understand and agree to the Product Disclosure Sheet, the Terms and Conditions and consent to Disclosure before continuing.
- 10.6 Select 'Wasiat'.
- 10.7 Follow the instructions displayed.

11. Who can be my Executor?

A Muslim who is 18 years old and above, of sound mind, consents to such appointment and is able to administer your estate.

12. How many Executor(s) do I need?

You need one (1) executor. However, you must appoint at least two (2) executors if a beneficiary is below 18 years of age.

13. Who can be my witness?

2 Male Muslim who is 18 years old and above and is not named as a beneficiary / heir in your Wasiat.

14. What if I have minor heir(s)/beneficiaries?

Should you have any minor heir(s)/beneficiaries who are below 18 years of age and you wish to appoint a guardian, please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

15. How does the Wasiat provide for distribution of assets?

The Service only allows you to distribute your assets in percentage [%] proportion. Should you wish to list all your assets or provide for specific distribution or have other requirements, please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

16. What is meant by “Wasiat Terakhir”?

The Wasiat you receive when duly signed and witnessed by 2 male Muslims will automatically revoke any previous Wasiat that you have written and will be considered as your last Wasiat unless revoked by a subsequent Wasiat.

17. Can I re-write my Wasiat? How much does it cost?

You can re-write your Will at any time should you think necessary i.e change of beneficiary or change of distribution by re-apply online as fresh application. You will be charged RM298 for every re-write. Please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance. All fees specified NOT include any government taxes (including but not limited to the Goods and Services Tax [GST]), which will be charged separately.

18. Can I cancel my subscription?

You can cancel your subscription at any time before payment of Fee and Charges is made. If payment has been made, no refund is allowed.

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

Please inform Maybank Trustees Berhad or the Bank of any change to your contact details. To update your contact details, you may visit the nearest Maybank branch or please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

20. When can I receive the hard copy of my online application?

Maybank Trustees Berhad will make available the Wasiat to you within five [5] working days from you having provided complete and accurate information and made prior payment of the Fee and Charges. Maybank Trustees Berhad shall courier to your postal address given during the online application. If you did not receive your application after five (5) working days, please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

21. Where can I get assistance and further information?

- Please visit the nearest Maybank branch or our website www.maybank2u.com.my

- Should you need further clarification on your Wasiat or have specific requirements, you may contact Maybank Trustees Berhad at:

Maybank Trustees Berhad (5004-P)

Level 8, Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Tel: 03-2074 8222/03-2074 7617/03-2074 8835/03-2074 8740/03-2074 8185

Fax: 03-2070 9387

E-mail: willwriting@maybank.com.my

- If you wish to lodge a complaint on the Service provided by us, you may contact us at:

Maybank

Customer Feedback Management

Level 28, Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Hunting Line: 03-2074 8075

E-mail: cfm@maybank.com.my

Or

Maybank Trustees Berhad (5004-P)

Level 8, Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Tel: 03-2074 8222/03-2074 7617/03-2074 8835/03-2074 8740/03-2074 8185

Fax: 03-2070 9387

E-mail: willwriting@maybank.com.my

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Tel : 1-300-88-5465

Fax: 03-2174 1515

E-mail : bnmtelelink@bnm.gov.my

The information provided in this disclosure sheet is valid as at 19 Nov 2015.

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PRODUCT DISCLOSURE SHEET (PDS) - Conventional Will [Will]	
Customers are advised to read this Product Disclosure Sheet before taking up the Online Will Writing Services [Service]. Be sure to also read the Terms & Conditions of Online Will/Wasiat Writing Services.	Online Will Writing Services (WWS) application via Maybank2u by Maybank Trustees Berhad [MTB] Date updated: 19 Nov 2015 Page 5 of 8

This Product Disclosure Sheet is applicable to a Non-Muslim only. For a Muslim, please refer to Product Disclosure Sheet for Islamic Will [Wasiat] page 1 to 4 above.

1. What is this product about?

You can write Maybank Trustees Berhad's basic Will by accessing the 'Online Will Writing' link within Maybank2u website and following the instructions online. Upon completion and making payment online, the Will hard copy will be made ready by MTB and courier to you for signing.

2. Who is offering this Service?

This Service is provided by Maybank Trustees Berhad (5004-P).

3. What are the features of this product?

To minimize consequences of intestacy, the drawing up of a Will is highly beneficial.

3.1 What is a Will?

A Will is simply defined as a legally binding document whereby an individual is able to state his wishes as to the distribution of his assets after his lifetime. It will supersede the Distribution Act 1958 where you can control your distribution to your loved ones.

4. Can I write a Will?

Any Non-Muslim who is:

- Of Sound mind;
- A Malaysian Citizen;
- 18 years and above in Peninsular Malaysia and Sarawak and 21 years and above in Sabah; and
- Able to understand the nature and purpose of making a Will may write a Will.

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

A one-time fee of RM298 is payable for each Will. All fees specified NOT include any government taxes (including but not limited to the Goods and Services Tax [GST]), which will be charged separately [Fee and Charges].

6. What are my duties?

- 6.1 You must read, understand and strictly follow all necessary instructions in Maybank2u and pay the Fee and Charges.
- 6.2 You must ensure all information provided and entered is correct, clear and comprehensive.

- 6.3 Please be reminded your Will must be made according to the Wills Act 1959 (or the Wills Ordinance Sabah Cap. 158).
- 6.4 If you are not clear with the terms and conditions, you are advised to seek separate legal advice on the matters relating to your Will.

7. What happens if I fail to fulfil my duties?

We may not be able to process your subscription or your Will may be rendered invalid under the law.

8. What are the major risks?

The risks associated with Maybank2u online transactions apply. Your Will may be rendered invalid under the law if you unable to comply to the Terms and Conditions.

9. What are the risks inherent in writing a Will?

- 9.1 A will does not supersede an earlier nomination, i.e Insurance, Employee Provident Fund (EPF) if any.
- 9.2 If your named beneficiary in the Will is below the age of 18 years old at the time of your deceased, his/her share will be hold on trust by the appointed guardian for administration until he/she reaches 18 years of age.

10. How do I subscribe to the Service?

- 10.1 You must have a valid Maybank2u username and password.
- 10.2 You must have available all relevant documents such as heir(s)/beneficiary(ies) full name and NRIC/Passport number, executors' full name and NRIC/Passport number, etc.
- 10.3 Login to Maybank2u
- 10.4 Click 'Online Will/Wasiat Writing'.
- 10.5 You must read, understand and agree to the Product Disclosure Sheet, the Terms and Conditions and consent to Disclosure before continuing.
- 10.6 Select 'Will'.
- 10.7 Follow the instructions displayed.

11. Who can be my Executor?

Anyone who is 18 years old and above, of sound mind, consents to such appointment and is able to administer your estate.

12. How many Executor(s) do I need?

You need one (1) executor. However, you must appoint at least two (2) executors if a beneficiary is below 18 years of age.

13. Who can be my witness?

Anyone who is 18 years old and above and is not named as a beneficiary / heir in your Will.

14. What if I have minor heir(s)/beneficiaries?

Should you have any minor heir(s)/beneficiaries who are below 18 years of age and you wish to appoint a guardian, please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

15. How does the Will provide for distribution of assets?

The Service only allows you to distribute your assets in percentage [%] proportion. Should you wish to list all your assets or provide for specific distribution or have other requirements, please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

16. What is meant by “Last Will & Testament”?

The Will you receive when duly signed and witnessed will automatically revoke any previous Will that you have written and will be considered as your last Will unless revoked by a subsequent Will.

17. Can I re-write my Will? How much does it cost?

You can re-write your Will at any time should you think necessary i.e change of beneficiary or change of distribution by re-apply online as fresh application. You will be charged RM298 for every re-write. Please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

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20. When can I receive the hard copy of my online application?

Maybank Trustees Berhad will make available the Will to you within five [5] working days from you having provided complete and accurate information and made prior payment of the Fee. Maybank Trustees Berhad shall courier to your postal address given during the online application. If you did not receive your application after five (5) working days, please contact Maybank Trustees Berhad at 03 - 2074 8222 or e-mail to willwriting@maybank.com.my for assistance.

21. Where can I get assistance and further information?

- Please visit the nearest Maybank branch or our website www.maybank2u.com.my
- Should you need further clarification on your Will or have specific requirements, you may contact Maybank Trustees Berhad at:

Maybank Trustees Berhad (5004-P)

Level 8, Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Tel: 03-2074 8222/03-2074 7617/03-2074 8835/03-2074 8740/03-2074 8185

Fax: 03-2070 9387

E-mail: willwriting@maybank.com.my

- If you wish to lodge a complaint on the Service provided by us, you may contact us at:

Maybank

Customer Feedback Management
Level 28, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Hunting Line: 03-2074 8075
E-mail: cfm@maybank.com.my
Or

Maybank Trustees Berhad (5004-P)

Level 8, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 03-2074 8222/03-2074 7617/03-2074 8835/03-2074 8740/03-2074 8185
Fax: 03-2070 9387
E-mail: willwriting@maybank.com.my

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 1-300-88-5465
Fax: 03-2174 1515
E-mail : bnmtelelink@bnm.gov.my

The information provided in this disclosure sheet is valid as at 19 Nov 2015

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