

FREQUENTLY ASKED QUESTIONS (FAQs) GENERAL INVESTMENT ACCOUNT-i (“GIA-i”)

General Information		
No	Question	Answer
1	What is GIA-i Account?	<p>GIA-i is a term investment account product that offers attractive potential return against low to medium risk investment profile.</p> <p>Based on the Shariah contract of Mudarabah, monies will be invested into Maybank Islamic Bhd (“MIB”)’s stable retail and non-retail financing assets like Home Financing, Auto Finance and ASB Financing while profits generated from these underlying assets are to be shared between customer and the Bank based on the agreed profit-sharing ratio guided by the indicative rates. Profits will be paid on monthly basis into customer’s CASA with the Bank up to the maturity of the investment.</p>
2	How does GIA-i differs from Fixed Deposit?	<p>GIA-i gives investors the opportunity to enjoy higher potential return compared to traditional fixed deposits via investments into MIB’s diverse pool of stable retail and non-retail financing assets.</p> <p>These underlying assets carry low to medium investment risk and not directly impacted by the volatility of market risk unlike marketable securities like sukuk/bond and equities.</p>
3	Who can apply for GIA-i account?	<p>Any new or existing Maybank customers both retail and non-retail are eligible.</p> <p>This includes individuals aged 18 and above, as well as Small and Medium Enterprises (SME), Business Banking (BB), and Global Banking (GB) customers.</p>
4	What is the minimum initial placement required to open a GIA-i Account?	<p>The minimum initial placement is RM1,000 for a placement tenure of 2 to 60 months.</p> <p>For a 1-month tenure, the minimum placement amount is RM5,000.</p>
5	Are there any fees associated with the GIA-i Account?	No monthly/annual fee for this account.

Account Features (for BB and GB Customers via Over-the-Counter)		
No	Question	Answer
6	When will the revised Terms & Conditions (T&C) take effect?	<p>Effective 13th January 2025*, any new placement in GIA-i will be subject to the revised Terms & Conditions published in Maybank2u website (www.maybank2u.com.my).</p> <p>For existing GIA placement, the revised Terms & Conditions will be effective on 3rd March 2025*.</p>
7	What are the key changes for the revised document?	<p>I. All GIA-i placement will be defaulted to Auto Renewal upon maturity. To opt out of Auto Renewal, customer is required to provide at least 31 days' prior withdrawal notice to uplift and close GIA-i placement at maturity;</p> <p>II. For premature withdrawal, customer is required to submit a minimum 31-day written notice to the Bank;</p> <p>II. No immediate premature withdrawal of GIA-i is allowed;</p>
8	What are the new requirements for customers making premature withdrawals for tenures other than 1 month?	<p>Customer is required to submit a minimum 31-days written notice to the Bank. During the notice period, customer is not allowed to perform any withdrawal/upliftment until the end of notice period.</p> <p>The principal and accrued profit, if any, will be credited to designated Current Account, Savings Account or Mudarabah Investment Account with the Bank on the expiry of the notice period.</p>
9	Will the revised T&C impact 1-month placement?	For 1-month tenure, customer may withdraw/uplift their GIA-i placement at any time and the accrued profit (if any), based on number of completed days, will be credited to Current Account, Savings Account or Mudarabah Investment Account with the Bank.
10	Is immediate withdrawal allowed under the revised T&C?	No. The withdrawal notice condition is compulsory.
11	Any renewal/reinvestment options upon maturity offered for this product?	<p>Yes, GIA-i placement will be renewed/reinvest as default to the same tenure at the prevailing indicative board rate.</p> <p>If customer would like to opt out from the renewal/reinvestment option, customer is required to submit a 31 days' prior notice from the original maturity date of the placement.</p>
12	How do customer submit renewal instructions?	Over-the-counter: Customers must use the Bank's standard Withdrawal Notice Form to submit their instruction.

Account Features (for Customers other than mentioned above)		
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13	Will the revised T&C impact individual customers too?	<p>No. The revised T&C is only applicable to BB and GB customers only for now.</p> <p>Retail customers, including Individual and SMEs are still bound by the existing T&C until 30th May 2025*.</p>
14	What are the options for customer wishing to make a premature withdrawal from their GIA-i?	<p>Under existing T&C, customer has two options:</p> <ul style="list-style-type: none"> • Option A: Immediate withdrawal, with no profit paid. • Option B: Withdrawal with a 31-day prior notice, where only 50% of the accrued profit (based on the completed number of days) will be paid, if any. Customers cannot withdraw before the completion of the notice period.
15	Is there any profit paid if the customer chooses immediate withdrawal under Option A?	No, customer will not be entitled to any profit for immediate premature withdrawal.
16	What notice period is required for Option B, and how much profit will be paid?	For Option B, the customer must provide 31-days' notice prior to target withdrawal date. Customer will be entitled to 50% of the accrued profit, based on the completed number of days, which will be paid upon the expiry of the notice period.
17	Can customer withdraw their GIA-i investment before the notice period under Option B?	No, under Option B, the customer is not allowed to withdraw before the completion of the 31-days' notice period.
18	Are there any specific tenures where these premature withdrawal options do not apply?	<p>Only 1-month tenure is excluded.</p> <p>For 1-month tenure, customer may withdraw the GIA-i placement at any time and the accrued profit (if any) will be credited to Current Account, Savings Account or Mudarabah Investment Account with the Bank based on the completed number of days of the investment.</p>
19	Any renewal upon maturity options offered for this product?	<p>Yes, the renewal options will be based on instruction from Customers.</p> <p>If Customers opted for renewal upon maturity, the GIA-i will be renewed to the same tenure at prevailing indicative board rate.</p>

Investment Information		
No	Question	Answer
20	How much is the Indicative Profit Rate?	The indicative profit rate is declared on a monthly basis. For the latest indicative profit rate, please refer to the GIA-i Account page on our website: www.maybank2u.com.my .
21	What is the frequency of the profit payment?	Profit payments are made on a monthly basis, if any.
22	How are returns shared between the customer and the Bank?	<p>All returns are to be shared between Customer and the Bank based on Profit Sharing Ratio.</p> <p>The information on PSR is published at Maybank2u website (www.maybank2u.com.my)</p>
23	How can customer monitor their investment performance?	The fund performance report is available on a quarterly basis. For the latest performance, please refer to the GIA-i Account page on our website: www.maybank2u.com.my .
24	Is GIA-i Account protected by Perbadanan Insurans Deposit Malaysia (PIDM)?	<p>GIA-i is an investment account product governed by BNM but is not protected by PIDM.</p> <p>However, while PIDM only covers up to RM250,000 per depositor per member Bank (excl. cooperative banks like Bank Rakyat, etc.) in the event a member Bank becomes bankrupt, your investments into GIA-i will be backed by MIB's diverse portfolio of retail and non-retail financing assets which are mostly security backed financing like Home Financing, ASB financing and Auto Finance for stable return and prudent capital preservation strategy.</p>