

IMPORTANT/ DISCLAIMER

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A DEPOSIT PRODUCT.

PRODUCT DISCLOSURE SHEET

Kindly read and understand this Product Disclosure Sheet before you apply and decide to accept the Mudarabah Investment Account. Be sure to also read the general terms and conditions.

**PRODUCT NAME:
 MUDARABAH INVESTMENT ACCOUNT
 (DAILY FUND-i - Individual)**

BRIEF INFORMATION ON THE PRODUCT
1. What is this product about?

Applicable Contract Shariah	<ul style="list-style-type: none"> Mudarabah. This is a contract between the capital provider (rabbul mal) and an entrepreneur (mudarib) under which the rabbul mal provides capital to be invested in a Mudarabah venture that is managed by the mudarib. Any profit generated from the venture is shared between the rabbul mal and the mudarib according to a mutually agreed Profit Sharing Ratio (“PSR”) whilst financial losses are borne by the rabbul mal provided that such losses are not due to the mudarib’s misconduct (ta’adi), negligence (taqsir) or breach of specific terms (mukhalafah al-shurut).
Type of Product	<ul style="list-style-type: none"> This is an unrestricted investment account known as Mudarabah Investment Account under the Daily Fund-i, where the customers provide the Bank with the mandate to invest in the Bank’s selected portfolio of Shariah compliant assets, which may provide customers with potentially higher returns. Applicable Mudarabah Investment Accounts that will invest in this fund are: <ul style="list-style-type: none"> Golden Savvy Account-i (Previously known as Golden Savers Savings Account-i) net Account-i (Previously known as net Current Account-i) Private Banking Account-i Premier Mudarabah Account-i
Parties Involved In The Investment Activities, Roles and Responsibility	<p>Parties involved in this investment are the customer as the Investment Account Holder (rabbul mal) and the Bank as the entrepreneur (mudarib), where:</p> <ul style="list-style-type: none"> The customers will invest their money in Daily Fund-i (“the Fund”) The Fund is then invested by the Bank into a portfolio of the Bank’s assets The profits generated from the investment are to be distributed to the customers and the Bank based on an agreed PSR. Please refer to the “Profit Distribution Frequency” section below for details. This investment is tied to the performance of the underlying assets, and the principal and returns are not guaranteed by the Bank. The financial losses associated with the investment (if any) are to be borne by the customers whilst the Bank may suffer losses in terms of costs and time.

PRODUCT SUITABILITY
Who is this product suitable for?

Type of Investor	<ul style="list-style-type: none"> Individuals.
Return Objectives	<ul style="list-style-type: none"> The Fund’s objective is to preserve capital while providing steady returns through low risk investments.
Holding Period For Investment	<ul style="list-style-type: none"> None

KEY FUND FEATURES
What am I investing in?

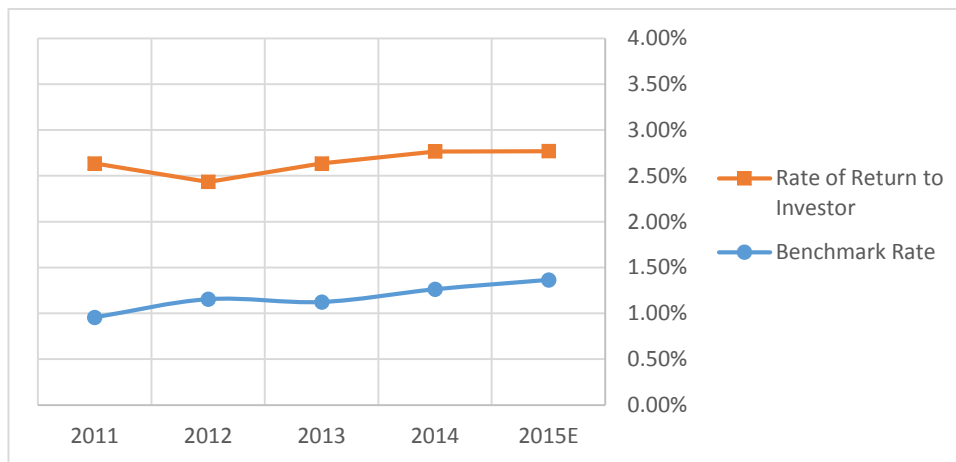
Investment Strategy	<ul style="list-style-type: none"> The Fund will be invested in a blended portfolio of the Bank's assets. This is a low risk investment to achieve capital preservation and steady returns. 																						
Operational Features	<ul style="list-style-type: none"> Similar operational features with current / savings deposit accounts whereby customers will be able to withdraw anytime via over-the-counter, ATM, CDM, internet banking as well as through the usage of cheques. 																						
Eligibility	<ul style="list-style-type: none"> Individuals / Joint (Open to all Malaysian Citizens and Foreigners) 																						
Minimum initial placement	<ul style="list-style-type: none"> Subject to types of account, ranging from RM500 to RM10,000 																						
Profit Distribution Frequency	<ul style="list-style-type: none"> Monthly 																						
Expected Rate of Return	<ul style="list-style-type: none"> To be declared on a monthly basis and to be published on the website and at all branches. 																						
Profit Sharing Ratio ("PSR")	<ul style="list-style-type: none"> As published on the website and branches. 																						
Sample Profit Calculation	<p>Sample of daily profit calculation is as per the table below <i>(Numbers are for illustration purpose only)</i></p> <table border="1"> <tr> <td>Date of placement</td> <td>01/07/2015</td> <td>Profit Sharing Ratio</td> <td>Customer:Bank 60:40</td> </tr> <tr> <td>Investment amount</td> <td>RM10,000</td> <td>Returns to customer</td> <td>2.65%</td> </tr> <tr> <td>Date of withdrawal</td> <td>20/7/2015</td> <td>Payment Date</td> <td>01/08/2015</td> </tr> <tr> <td>Amount withdrawn</td> <td>RM2,000</td> <td></td> <td></td> </tr> </table> <p>Profit Calculation: Principal x PSR x Gross Rate x No. of Days/365 Note: Net Yield = Gross Yield - Attributable Expenses and Allowances Returns to Customer = Profit Sharing Ratio x Net Yield</p> <p>Profit Calculation: Principal x Returns to Customer x No. of Days/365</p> <table border="1"> <tr> <td>Calculation: 1st until 19th</td> <td>= 10,000 x 2.65% x 19/365 = 13.79</td> </tr> <tr> <td>Calculation: 20th until 31st</td> <td>= 8,000 x 2.65% x 12/365 = 6.97</td> </tr> <tr> <td>Profit Payable to the Customer at month end</td> <td>= RM 20.76</td> </tr> </table>	Date of placement	01/07/2015	Profit Sharing Ratio	Customer:Bank 60:40	Investment amount	RM10,000	Returns to customer	2.65%	Date of withdrawal	20/7/2015	Payment Date	01/08/2015	Amount withdrawn	RM2,000			Calculation: 1 st until 19 th	= 10,000 x 2.65% x 19/365 = 13.79	Calculation: 20 th until 31 st	= 8,000 x 2.65% x 12/365 = 6.97	Profit Payable to the Customer at month end	= RM 20.76
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Profit Payable to the Customer at month end	= RM 20.76																						
Opening of Account	<ul style="list-style-type: none"> Over-the-counter (OTC) 																						
Closing of account / withdrawal	<ul style="list-style-type: none"> Customer may withdraw their funds and close their account. The closing and withdrawal of funds can be made via various channels such as ATM, over-the-counter, internet banking and usage of cheque. 																						
Coverage by PIDM	<p>This product will not be covered by Perbadanan Insurans Deposit Malaysia (PIDM).</p>																						

What are the possible outcomes of my investment?

- Customer may potentially receive higher returns compared to a deposit.
- The principal and returns of the investment are not guaranteed in the event the Fund incurs losses or does not perform as expected.

a) Fund Performance

Daily fund-i Individual Investment Account :
Returns vs Benchmark



Calendar Year Performance

	2011	2012	2013	2014	2015E
Rate of Return to Investor	2.63%	2.43%	2.63%	2.77%	2.77%
Benchmark Rate	0.96%	1.15%	1.12%	1.26%	1.36%

E: Estimate

- Performance data represents the net rate of return (after applying PSR), based on net yield generated by the Fund.
- Benchmark rate is based on the Bank's historical Mudarabah Current and Savings Deposits returns.
- Past performance is not reflective of future performance.

b) Possible future gains and losses

Table 1: Best Market Simulation			Table 2: Worst Market Simulation		
Date	OPR	Rate of Return to Investor	Date	OPR	Rate of Return to Investor
Apr 2006	3.50%	2.90%	Aug 2005	2.70%	2.48%

*Numbers are for illustration purposes only.

Note: The Best Market and Worst Market scenarios are based on the last ten years' data on Bank Negara Malaysia ("BNM")'s highest (26 April 2006) and lowest (8 August 2005) Overnight Policy Rate ("OPR") levels, which are assumed to directly impact returns through full transfer of OPR increase/decrease to portfolio returns (i.e. 25 bps increase or 55 bps decrease in IA returns), and with all other factors remaining unchanged.

RISKS DISCLOSURE STATEMENT

What are the key risks associated with this Fund?

Notwithstanding that the Bank shall emphasise on safe and minimal risk investment strategy to ensure preservation of capital and maximisation of profit, customers should be aware of the various risk factors associated with Mudarabah Investment Accounts as follows:

1. Risk of capital loss - any investment carries the risk of reduction in the value of purchasing power. Hence, the Bank will only invest the Fund in diversified assets with low risk attributes and apply sound investment management standards.
2. Market Risk - Invested assets are subjected to fluctuations in market rates, which may impact the overall income performance of the Fund. This risk shall be managed by the Bank in accordance with its overall hedging strategy.
3. Liquidity Risk- Such risk occurs when withdrawals/redemptions exceed total investments. The risk shall be managed by the Bank in accordance with its overall liquidity management strategy.
4. Credit Risk - This risk may arise when substantial amount of assets for the Fund goes into default. This shall be managed by the Bank by prudent selection of diversified asset portfolios and close monitoring of the performance of the selected assets.
5. Investment Decision Risk - This risk applies in the event the allocation of assets to be invested is not aligned with the market movement. Hence, careful selection and strict governance shall be applied by the Bank in the decision making process.
6. Regulatory Non-Compliance Risk - Such situation occurs when the investment fails to adhere to the investment parameters set forth by the relevant regulators. The risk shall be managed by the Bank in accordance with its overall policies and procedures.
7. Shariah Non-Compliance Risk - Failure to comply with the Shariah rulings of Shariah Advisory Council of BNM may result in a breach. Such occurrence shall be closely supervised by the Shariah Committee of the Bank.
8. Country Risk - Political and economic stability of the country may influence the growth and performance of the investment asset.
9. Industry/Sector Risk - Every industry/sector is exposed to various risk elements. As such, diversification and careful selection of such industry/sector are critical to the Bank in managing such risk.

“You are advised to carefully consider all risk factors before making an investment decision”

FEES AND CHARGES

What are the fee and charges involved?

- The fees and charges imposed for this product are available at the Bank’s website and as displayed at branches.

VALUATIONS

- The Bank will perform valuation of the underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards (“MFRS”) which will be carried out on a monthly basis.
- The fund performance report will be made available alongside the quarterly financial statements at all branches and published via website accessible at www.maybank.com.my/islamic

CONTACT INFORMATION**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.

Who should I contact for further information or to lodge a complaint?

- a. Maybank Group Customer Care,
Lot 12, Jalan Astaka U8/84,
Section U8, Bukit Jelutong,
40150 Shah Alam,
Selangor.
Tel : 1-300-88-6688/03-78443696
Website : www.maybank.com.my/islamic
- b. If you are dissatisfied with the outcome of the dispute resolution process, please refer your dispute to the BNM TELELINK
 - i. Via phone to : 1-300-88-5465 (1-300-88-LINK)
 - ii. Via fax to : +603-2174-1515
 - iii. Via email to : bnmtelelink@bnm.gov.my
 - iv. Via letter to : Laman Informasi Nasihat dan Khidmat (LINK)

Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (“PIDM”).

The information provided in this disclosure sheet is valid as at 06 April 2015.

PENTING/PENAFIAN

INI IALAH PRODUK AKAUN PELABURAN YANG TERIKAT DENGAN PRESTASI ASET-ASET SANDARAN, DAN BUKAN PRODUK DEPOSIT.

HELAIAN PENDEDAHAN PRODUK

Sila baca dan fahami Helaiian Pendedahan Produk ini sebelum membuat permohonan dan memutuskan untuk menerima Akaun Pelaburan Mudarabah. Juga pastikan yang anda membaca terma dan syarat umum.

NAMA PRODUK:
AKAUN PELABURAN MUDARABAH
(DAILY FUND-i) - Individu

MAKLUMAT RINGKAS MENGENAI PRODUK
1. Apakah produk ini?

Kontrak Syariah yang digunakan pakai	<ul style="list-style-type: none"> Mudarabah. Ini adalah kontrak di antara pemilik modal (rabbul mal) dan pengusaha (mudarib) yang mana rabbul mal menyediakan modal untuk dilaburkan di dalam usaha niaga Mudarabah dan diuruskan oleh mudarib. Sebarang keuntungan yang diperoleh daripada usaha niaga tersebut dikongsi di antara rabbul mal dan mudarib mengikut nisbah perkongsian keuntungan ("PSR") yang telah dipersetujui bersama manakala kerugian akan ditanggung oleh rabbul mal dengan syarat kerugian itu tidak disebabkan oleh salah laku (ta'adi), kecuaiian (taqsir) atau pelanggaran sebarang terma tertentu (mukhalafah al-shurut) oleh mudarib.
Jenis Produk	<ul style="list-style-type: none"> Ini adalah akaun pelaburan tidak terhad yang dikenali sebagai Akaun Pelaburan Mudarabah di bawah Daily Fund-i, yang mana pelanggan memberi mandat kepada Bank untuk melabur dalam portfolio aset patuh Syariah milik Bank yang terpilih, yang berpotensi memberikan pulangan lebih tinggi. Akaun Pelaburan Mudarabah yang akan dilaburkan di dalam dana ini ialah: <ul style="list-style-type: none"> Golden Savvy Account-i (Dahulu dikenali sebagai Golden Savers Savings Account-i) net Account-i (Dahulu dikenali sebagai net Current Account-i) Private Banking Account-i Premier Mudarabah Account-i
Pihak-pihak yang Terlibat Dalam Aktiviti Pelaburan, Peranan dan Tanggungjawab	<p>Pihak-pihak yang terlibat dalam pelaburan ini adalah pelanggan sebagai Pemegang Akaun Pelaburan (rabbul mal) dan Bank sebagai pengusaha (mudarib), yang mana:</p> <ul style="list-style-type: none"> Pelanggan melabur di dalam Daily Fund-i ("Dana") Dana itu kemudian dilaburkan oleh Bank ke dalam portfolio aset milik Bank Keuntungan yang dijana daripada pelaburan itu akan diagihkan di antara pelanggan dan Bank berdasarkan kepada PSR yang telah dipersetujui. Sila rujuk kepada "Kekerapan Pengagihan Keuntungan" di bawah untuk maklumat lanjut. Pelaburan ini terikat kepada prestasi aset sandaran, prinsipal dan pulangan tidak dijamin oleh Bank. Kerugian kewangan yang berkaitan dengan pelaburan ini (jika ada) hendaklah ditanggung oleh pelanggan manakala Bank mungkin mengalami kerugian dari segi kos dan masa.

KESESUAIAN PRODUK

Siapakah yang sesuai dengan produk ini?

Jenis Pelabur

- Individu

Objektif Pulangan	<ul style="list-style-type: none"> Objektif Dana adalah mengekalkan modal dan menyediakan pulangan yang mantap melalui pelaburan berisiko rendah.
Tempoh Pemegangan Pelaburan	<ul style="list-style-type: none"> Tiada

CIRI-CIRI UTAMA DANA

Saya melabur dalam apa?

Strategi Pelaburan	<ul style="list-style-type: none"> Dana ini akan dilaburkan dalam campuran portfolio aset milik Bank. Ini merupakan pelaburan berisiko rendah untuk mengekalkan modal dan mendapat pulangan mantap. 																						
Ciri-ciri Operasi	<ul style="list-style-type: none"> Ciri-ciri operasi adalah sama dengan akaun deposit semasa / simpanan yang mana pelanggan boleh mengeluarkan wang pada bila-bila masa di kaunter Bank, ATM, CDM, perbankan Internet dan menerusi penggunaan cek 																						
Kelayakan	<ul style="list-style-type: none"> Individu / Bersama (Terbuka kepada semua Warga Malaysia dan Warga Asing)																						
Pelaburan permulaan minimum	<ul style="list-style-type: none"> Di antara RM500 hingga RM10,000, tertakluk kepada jenis akaun 																						
Kekerapan Pengagihan Keuntungan	<ul style="list-style-type: none"> Bulanan 																						
Jangkaan Kadar Pulangan	<ul style="list-style-type: none"> Diumumkan setiap bulan dan dipamerkan di laman sesawang dan di semua cawangan 																						
Nisbah Perkongsian Keuntungan ("PSR")	<ul style="list-style-type: none"> Seperti yang dipamerkan di laman sesawang dan di setiap cawangan 																						
Contoh Pengiraan Keuntungan	<p>Contoh pengiraan keuntungan harian adalah seperti jadual di bawah <i>(Pengiraan ini hanya untuk tujuan ilustrasi sahaja)</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Tarikh pelaburan</td> <td>01/07/2015</td> <td>Nisbah Perkongsian Keuntungan</td> <td>Pelanggan: Bank 60:40</td> </tr> <tr> <td>Amaun Pelaburan</td> <td>RM10,000</td> <td>Pulangan kepada pelanggan</td> <td>2.65%</td> </tr> <tr> <td>Tarikh pengeluaran</td> <td>20/7/2015</td> <td>Tarikh bayaran</td> <td>01/08/2015</td> </tr> <tr> <td>Amaun dikeluarkan</td> <td>RM2,000</td> <td></td> <td></td> </tr> </table> <p>Pengiraan Keuntungan: $\text{Prinsipal} \times \text{PSR} \times \text{Kadar Kasar} \times \text{Bilangan Hari} / 365$</p> <p>Nota: Hasil bersih = Hasil Kasar - Perbelanjaan dan elaun berkaitan langsung Pulangan kepada Pelanggan = PSR x Hasil Bersih</p> <p>Pengiraan Keuntungan: $\text{Prinsipal} \times \text{Pulangan kepada Pelanggan} \times \text{Bilangan Hari} / 365$</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Pengiraan: 1 hingga 19</td> <td>= $10,000 \times 2.65\% \times 19 / 365$ = 13.79</td> </tr> <tr> <td>Pengiraan: 20 until 31</td> <td>= $8,000 \times 2.65\% \times 12 / 365$ = 6.97</td> </tr> <tr> <td>Keuntungan Dibayar kepada Pelanggan pada akhir bulan</td> <td>= RM20.76</td> </tr> </table>	Tarikh pelaburan	01/07/2015	Nisbah Perkongsian Keuntungan	Pelanggan: Bank 60:40	Amaun Pelaburan	RM10,000	Pulangan kepada pelanggan	2.65%	Tarikh pengeluaran	20/7/2015	Tarikh bayaran	01/08/2015	Amaun dikeluarkan	RM2,000			Pengiraan: 1 hingga 19	= $10,000 \times 2.65\% \times 19 / 365$ = 13.79	Pengiraan: 20 until 31	= $8,000 \times 2.65\% \times 12 / 365$ = 6.97	Keuntungan Dibayar kepada Pelanggan pada akhir bulan	= RM20.76
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Pembukaan Akaun	<ul style="list-style-type: none"> Di kaunter Bank. 																						

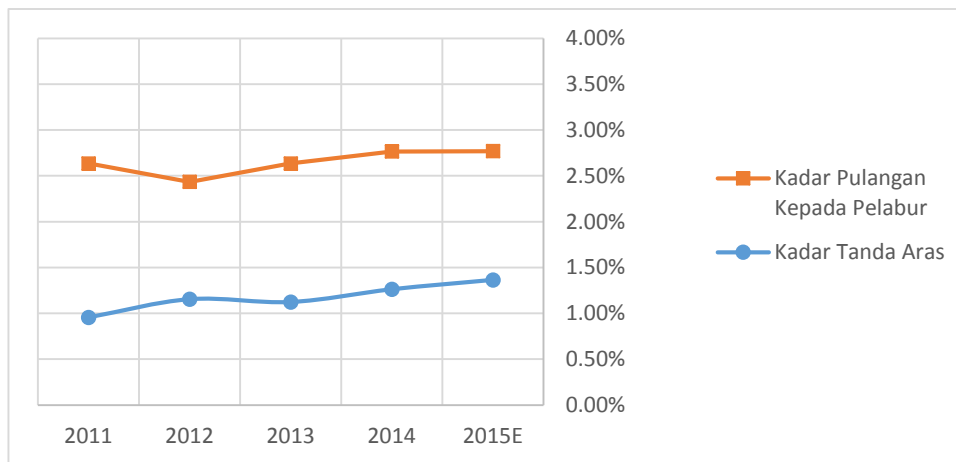
Penutupan akaun / pengeluaran	<ul style="list-style-type: none"> • Pelanggan boleh mengeluarkan dana dan menutup akaun mereka. • Penutupan dan pengeluaran dana boleh dibuat melalui pelbagai saluran seperti ATM, di kaunter, perbankan Internet dan menerusi penggunaan cek.
Perlindungan PIDM	Produk ini tidak dilindungi oleh Perbadanan Insurans Deposit Malaysia (PIDM).

Apakah kemungkinan hasil daripada pelaburan saya?

- Pelanggan berpotensi menerima pulangan yang lebih tinggi berbanding deposit.
- Prinsipal dan pulangan pelaburan tidak dijamin sekiranya berlaku kerugian ke atas Dana atau tidak mencapai prestasi yang diharapkan.

a) Prestasi Dana

Akaun Pelaburan Daily fund-i Individu:
Pulangan vs Tanda Aras



Prestasi Tahun Kalendar

	2011	2012	2013	2014	2015E
Kadar Pulangan kepada pelabur	2.63%	2.43%	2.63%	2.77%	2.77%
Kadar Tanda Aras	0.96%	1.15%	1.12%	1.26%	1.36%

E: Anggaran

- Data prestasi mewakili kadar pulangan bersih (selepas Nisbah Perkongsian Keuntungan), berdasarkan hasil bersih yang dijana oleh Dana.
- Kadar tanda aras adalah berdasarkan rekod lepas bagi pulangan Deposit Semasa dan Simpanan Mudarabah .
- Prestasi yang lepas tidak mencerminkan prestasi akan datang.

b) Jangkaan keuntungan dan kerugian

Jadual 1: Simulasi Pasaran Terbaik			Jadual 2: Simulasi Pasaran Terburuk		
Tarikh	OPR	Kadar Pulangan kepada pelabur	Tarikh	OPR	Kadar Pulangan kepada pelabur
Apr 2006	3.50%	2.90%	Ogos 2005	2.70%	2.48%

*Angka hanya untuk tujuan ilustrasi sahaja.

Nota: Senario Pasaran Terbaik dan Terburuk adalah berdasarkan kepada data tertinggi (26 April 2006) dan terendah (8 Ogos 2005) Kadar Dasar Semalaman (“OPR”) Bank Negara Malaysia (“BNM”) dalam tempoh sepuluh tahun yang lalu, yang mana kenaikan /penurunan OPR diandaikan memberi kesan langsung kepada pulangan portfolio (iaitu peningkatan 25 mata asas atau penurunan 55 mata asas kepada pulangan Akaun Pelaburan), dan dengan semua faktor lain tidak berubah.

PENYATA PENDEDAHAN RISIKO

Apakah risiko utama yang berkaitan dengan Dana ini?

Walaupun Bank memberi penekanan kepada strategi pelaburan yang selamat dan berisiko minima dalam memastikan pengkekal modal dan memaksimumkan keuntungan, pelanggan harus sedar mengenai faktor-faktor risiko berkaitan Akaun Pelaburan Mudarabah seperti yang berikut:

1. Risiko kehilangan modal - Pelaburan membawa risiko pengurangan dalam nilai kuasa membeli. Oleh itu, Bank hanya akan melaburkan Dana dalam pelbagai aset berisiko rendah dan menerapkan standard pengurusan pelaburan yang kukuh.
2. Risiko Pasaran - Aset yang dilaburkan tertakluk kepada turun naik kadar pasaran yang boleh memberi kesan kepada prestasi pendapatan keseluruhan Dana. Risiko ini akan diuruskan oleh Bank selaras dengan strategi keseluruhan perlindungan nilai.
3. Risiko Kecairan - Risiko ini berlaku apabila pengeluaran / penebusan melebihi jumlah pelaburan. Risiko ini akan diuruskan oleh Bank mengikut strategi keseluruhan pengurusan kecairan.
4. Risiko Kredit - Risiko ini mungkin timbul apabila sejumlah besar daripada aset Dana yang dilaburkan mengalami kegagalan. Risiko ini akan diuruskan oleh Bank dengan pemilihan berhemat pelbagai portfolio aset dan pengawasan yang teliti bagi prestasi aset terpilih.
5. Risiko Keputusan Pelaburan - Risiko ini berlaku sekiranya peruntukan aset untuk dilaburkan tidak sejajar dengan pergerakan pasaran. Oleh itu, pemilihan yang teliti dan tadbir urus yang ketat akan digunakan oleh Bank dalam proses membuat keputusan.
6. Risiko Tidak Patuh Pengawalseliaan - Keadaan ini berlaku apabila pelaburan gagal mematuhi parameter yang ditetapkan oleh pengawal selia berkenaan. Risiko ini akan diuruskan oleh Bank mengikut dasar dan prosedur keseluruhannya.
7. Risiko Tidak Patuh Syariah - Ia merujuk kepada kegagalan mematuhi peraturan Syariah Majlis Penasihat Syariah BNM. Perkara ini akan dipantau rapi oleh Jawatankuasa Syariah Bank.
8. Risiko Negara - Kestabilan politik dan ekonomi sesuatu negara boleh mempengaruhi pertumbuhan dan prestasi aset pelaburan.
9. Risiko Industri / Sektor - Setiap industri/sektor terdedah kepada pelbagai elemen risiko. Oleh itu, kepelbagaian dan pemilihan teliti terhadap sesuatu industri / sektor penting bagi Bank dalam menguruskan risiko tersebut

"Anda dinasihati supaya berhati-hati dalam mempertimbangkan semua faktor risiko sebelum membuat keputusan pelaburan"

FI DAN CAJ

Apakah fi dan caj yang berkaitan?

- Fi dan caj yang dikenakan bagi produk ini boleh dilihat di laman sesawang Bank dan dipamerkan di cawangan-cawangan Bank.

PENILAIAN

- Bank akan membuat penilaian terhadap aset-aset sandaran dana selaras dengan Piawaian Pelaporan Kewangan Malaysia ("MFRS") yang akan dijalankan secara bulanan.
- Laporan prestasi dana akan disediakan bersama penyata kewangan suku tahunan di semua cawangan dan disiarkan melalui laman sesawang yang boleh diakses di www.maybank.com.my/islamic

MAKLUMAT HUBUNGAN

Apakah yang perlu saya lakukan jika terdapat perubahan dalam butiran peribadi saya?

- Anda perlu memaklumkan kepada kami tentang sebarang perubahan mengenai maklumat anda bagi memastikan semua surat-menyurat sampai kepada anda tepat pada masanya.

Siapakah yang perlu saya hubungi untuk maklumat lanjut atau untuk membuat aduan?

- a. Maybank Group Customer Care,
Lot 12, Jalan Astaka U8/84,
Section U8, Bukit Jelutong,
40150 Shah Alam,
Selangor.
Tel : 1-300-88-6688/03-78443696
Laman sesawang : www.maybank.com.my/islamic
- b. Jika anda tidak berpuas hati dengan keputusan proses penyelesaian pertikaian, sila rujuk kepada BNM TELELINK
 - i. Melalui telefon : 1-300-88-5465 (1-300-88-LINK)
 - ii. Melalui faks : +603-2174-1515
 - iii. Melalui emel: bnmtelelink@bnm.gov.my
 - iv. Melalui surat: Laman Informasi Nasihat dan Khidmat (LINK)

Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

PERINGATAN

PULANGAN DARIPADA AKAUN PELABURAN INI DIPENGARUHI OLEH PRESTASI ASET SANDARAN. PRINSIPAL DAN PULANGAN TIDAK DIJAMIN DAN PELANGGAN MENGHADAPI RISIKO TIDAK MENDAPAT SABARANG PULANGAN. AKAUN PELABURAN INI TIDAK DILINDUNGI OLEH PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").