

**PRODUCT DISCLOSURE SHEET**

Kindly read this Product Disclosure Sheet before you decide to take out the Islamic Fixed Deposit-i (IFD-i). Be sure to also read the Terms and Conditions Governing Deposit Accounts for Islamic Banking

**MAYBANK ISLAMIC BERHAD  
ISLAMIC FIXED DEPOSIT-i  
01/02/2021**

**1. What is this product about?**

Islamic Fixed Deposit-i (IFD-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. The Commodity involved in the Commodity Murabahah transaction is capable of being physically delivered and all costs associated with the physical delivery of the Commodity to be borne by Customer. IFD-i is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

**2. What is the Shariah concept applicable?**

The Shariah concept applicable is Commodity Murabahah, whereby a specific asset as the Bank's deem fit will be identified and used as an underlying asset for the sale and purchase transactions between the Bank and the Customer. For Commodity Murabahah trading purposes, the Bank shall at all times be your non-exclusive agent to undertake the required Commodity Murabahah transactions related to the placement.

**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).
- IFD-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.
- The terms and conditions for premature withdrawal are as follows :-

Date of Placement or Renewal	Date of Premature Withdrawal	Profit Payment							
Prior to 1 November 2018	Prior to 1 January 2019	The existing premature withdrawal rule is applicable :- (a) no profit shall be paid on any 1, 2 or 3 months tenure Term Deposit that has not completed its respective full tenure period; (b) for Term Deposits with tenures exceeding 3 months, no profit shall be paid if the Term Deposit is uplifted before the completion of the first 3 months period; (c) other than in the circumstances mentioned in (a) and (b) above, only 50% of the accrued profit will be paid based on actual number of placement days.							
	Effective 1 January 2019								
From 1 November 2018	Prior to 1 January 2019	The new premature withdrawal rule is applicable :- <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="background-color: #FFD700;">Premature Options</th> <th style="background-color: #FFD700;">Details</th> </tr> </thead> <tbody> <tr> <td>Immediate Premature (Without Prior Written Notice)</td> <td>No profit shall be paid. The Customer shall waive his right to the Bank on the entire contracted profit.</td> </tr> <tr> <td>Premature (With 31 days' Prior Written Notice)</td> <td>The Bank shall pay 50% of profit computed based on actual number of placement days. The Customer shall waive his right to the Bank on the remaining contracted profit when a 31 days' prior written notice (inclusive of the day of notice) is given by the customer to the Bank. Customer is not allow to uplift the placement until the due date of the notice.</td> </tr> </tbody> </table>		Premature Options	Details	Immediate Premature (Without Prior Written Notice)	No profit shall be paid. The Customer shall waive his right to the Bank on the entire contracted profit.	Premature (With 31 days' Prior Written Notice)	The Bank shall pay 50% of profit computed based on actual number of placement days. The Customer shall waive his right to the Bank on the remaining contracted profit when a 31 days' prior written notice (inclusive of the day of notice) is given by the customer to the Bank. Customer is not allow to uplift the placement until the due date of the notice.
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<b>5. What are the fees and charges I have to pay?</b>
<ul style="list-style-type: none"><li>• No processing fee will be imposed upon opening of account.</li><li>• Stamping fee for indemnity letter amounting RM15 is to be borne by Customers in the event that the IFD-i Certificate is lost or stolen.</li></ul>
<b>6. What are the risks involved?</b>
There is no risk involved in this product if no premature withdrawal is made.
<b>7. What do I need to do if there are changes to my contact details?</b>
It is important for you to inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
<b>8. Where can I get further information?</b>
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.  Tel : 1-300-88-6688/03-78443696 E-mel : mgcc@maybank.com.my
<b>9. Other Islamic Term Deposit Products Available</b>
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The information provided in this disclosure sheet is valid as at 1 February 2021.

**HELAIAN PENDEDAHAN PRODUK**

Sila baca bahagian Pendedahan Produk ini sebelum anda membuat keputusan untuk mengambil Akaun Simpanan Berjangka-i (IFD-i). Pastikan anda juga membaca Terma dan Syarat Akaun Deposit bagi Perbankan Islam.

**MAYBANK ISLAMIC BERHAD**  
Akaun Simpanan Berjangka-i  
01/02/2021

**1. Apakah produk ini?**

Akaun Simpanan Berjangka-i (IFD-i) adalah akaun simpanan tetap berdasarkan pada Syariah konsep Komoditi Murabahah. Akaun simpanan tetap merujuk pada produk deposit yang memberi kadar keuntungan tetap bagi satu tempoh yang telah ditetapkan. Komoditi yang terlibat di dalam transaksi Komoditi Murabahah ini adalah mampu untuk diserahkan secara fizikal dan semua kos berkaitan penyerahan komoditi akan ditanggung oleh pelanggan. IFD-i dilindungi oleh Perbadanan Insuran Deposit Malaysia (PIDM) setakat RM250,000 bagi setiap pendeposit.

**2. Apakah konsep Syariah yang digunakan?**

Syariah konsep yang digunakan untuk produk ini ialah Komoditi Murabahah, di mana suatu aset tertentu yang bersesuaian akan dikenalpasti oleh pihak Bank untuk digunakan dalam transaksi jual beli di antara pihak Bank dan pelanggan. Untuk tujuan transaksi Komoditi Murabahah, Bank hendaklah pada setiap masa menjadi ejen bukan eksklusif anda untuk menjalankan transaksi Komoditi Mudarabah yang diperlukan berkaitan dengan peletakan itu.

**3. Apakah ciri-ciri yang ada pada produk ini?**

- Minima deposit pembukaan: RM 5,000 untuk 1 bulan dan RM 1,000 untuk 2 bulan ke atas (sehingga 60 bulan).
- Tempoh: 1 bulan hingga 60 bulan.
- Pembayaran Keuntungan :
- a) Untuk tempoh pelaburan dari 1 bulan hingga 12 bulan (masa matang pelaburan); dan
- b) Untuk tempoh pelaburan 12 bulan dan ke atas (setiap bulan, setiap 6 bulan atau masa matang pelaburan)
- Kadar Keuntungan: Kadar Tetap ditentukan pada waktu pembukaan akaun.
- Perlindungan Takaful Percuma sehingga RM10,000, perbelanjaan perubatan sehingga RM1,000 dan khairat kematian sebanyak RM1,000 (untuk akaun individu sahaja).
- Sijil Pelaburan IFD-i diterima pakai sebagai cagarang bagi kemudahan perbankan.

**4. Apakah kunci terma-terma dan syarat-syarat lain yang saya harus tahu untuk produk ini?**

- Pengeluaran sebahagian jumlah tidak dibenarkan untuk produk ini.
- Terma dan syarat untuk penarikan balik adalah seperti berikut :-

Tarikh Perbaharui atau Peletakan	Tarikh Penarikan Balik	Pembayaran Keuntungan			
Sebelum 1 November 2018	Sebelum 1 Januari 2019	Peraturan pengeluaran awal yang sedia ada seperti berikut digunapakai :- a) tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan Akaun Deposit Berjangka yang belum genap tempoh pemegangan penuh masing-masing; b) bagi Akaun Deposit Berjangka dengan tempoh melebihi 3 bulan, tiada keuntungan akan dibayar sekiranya Akaun Deposit Berjangka ditarik balik sebelum genap tempoh 3 bulan pertama; c) selain daripada keadaan yang disebutkan dalam (a) dan (b) di atas, hanya 50% daripada keuntungan terakru akan dibayar berdasarkan bilangan hari sebenar yang diletakkan			
	Efektif 1 Januari 2019				
Mulai 1 November 2018	Sebelum 1 Januari 2019	Peraturan pengeluaran awal yang digunapakai adalah seperti berikut :-			
	Efektif 1 Januari 2019			Penarikan Balik	Butiran
				Penarikan Balik (Tanpa notis bertulis awal)	Tiada keuntungan akan dibayar. Pelanggan akan melepaskan hak pada keuntungan yang dikontrakkan secara keseluruhan kepada Bank.
Penarikan Balik (Dengan notis bertulis 31 hari awal)	Bank akan membayar 50% daripada keuntungan yang dikira berdasarkan bilangan hari sebenar yang diletakkan. Pelanggan akan melepaskan hak ke atas keuntungan yang selebihnya apabila notis bertulis 31 hari awal (termasuk hari notis) diberikan oleh pelanggan kepada Bank.				

<b>5. Apakah yuran dan caj yang perlu saya bayar?</b>
<ul style="list-style-type: none"><li>• Tiada kos pemprosesan dikenakan semasa pembukaan akaun ini.</li><li>• Kos setem bernilai RM15 untuk surat jaminan ganti rugi akan ditanggung oleh Pelanggan sekiranya Pelanggan kehilangan sijil IFD-i.</li></ul>
<b>6. Apakah risiko yang terlibat?</b>
Tiada risiko yang terlibat sekiranya tiada pengeluaran pramatang dilakukan.
<b>7. Apakah yang harus dibuat sekiranya terdapat perubahan pada maklumat perhubungan saya?</b>
Adalah penting untuk memberitahu kami sekiranya terdapat perubahan pada maklumat perhubungan anda, bagi memastikan sebarang surat-menyurat akan sampai tepat pada masanya. Adalah penting untuk memaklumkan sebarang perubahan pada maklumat perhubungan anda kepada pihak Bank untuk memastikan sebarang surat-menyurat akan diterima dalam tempoh sewajarnya.
<b>8. Dimanakah saya boleh mendapatkan maklumat selanjutnya?</b>
Sekiranya anda ingin mendapatkan maklumat yang lebih lanjut mengenai produk ini, anda boleh merujuk pada risalah produk yang terdapat di semua cawangan kami atau layari laman sesawang kami. Sekiranya terdapat sebarang pertanyaan mengenai produk-produk dan perkhidmatan kami, sila hubungi kami di:  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 E-mel : mgcc@maybank.com.my
<b>9. Lain-lain Produk Akaun Simpanan Tetap</b>
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Maklumat yang terdapat di lampiran pendedahan produk ini adalah sah pada 1 Februari 2021.