

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Commodity Murabahah Savings Account (CM SA).

Other customers have read this PDS and found it helpful; **you should read it too.**



MAYBANK ISLAMIC BERHAD
22/04/2026

What is Commodity Murabahah Savings Account?

Commodity Murabahah Savings Account (CM SA) is a savings account based on the Shariah contract of Commodity Murabahah. Savings account refers to a deposit product without checking facility.

The following deposit products are categorised under CM SA:

1. Basic Savings Account-i	2. Savings Account-i
3. Yippie-i	4. imteen-i
5. Personal Savers-i (including its sub account, Flexi Savers-i)	6. Maybank2u Savers-i
7. Premier Account-i	

The Applicable Shariah Concept:

The applicable Shariah concept is Commodity Murabahah. A specific asset, chosen at the Bank's discretion, will serve as the underlying asset for sale and purchase transactions with 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. The commodity involved in the Commodity Murabahah transaction is capable of being physically delivered. All costs related to the physical delivery of the commodity shall be borne by the Customer. **CM SA is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.**

Know Your Obligations

1. What fees and charges apply to this product?

Fees & Charges	Amount
Replacement of ATM Card	RM12
Cash withdrawals at ATM via MEPs	RM1 per transaction
Replacement of lost savings passbook	RM15 including stamp duty
Replacement of savings passbook due to poor handling	RM10
Early closure of account within 3 months' of account opening	RM20
Maybank2u Savers-i accountholders will be charged for over-the-counter transactions available online	RM5

Please refer to www.maybank2u.com.my for other banking fees and charges.

2. What other obligations do I need to be alert?

- Immediately inform the Bank upon discovering any unauthorized or suspicious transaction on your banking account.
- Please inform us promptly of any changes to your contact details to ensure timely communication.
- Keep your security details confidential and do not share them with anyone.

Know Your Risks

1. The daily withdrawal limit for imteen-i is RM500 **ONLY**.
2. Personal Saver-i will be auto-closed by the Bank after two (2) months if the account balance remains zero.
3. For Yippie-i and imteen-i, more than one withdrawal in a month within 6 months, will result in lower profit than the EPR.

Other Key Terms

1. You will receive an annual account statement displaying the details of the Commodity Murabahah Savings Account (selling price, rate, rebate and others).
2. Commodity Murabahah transaction will be performed by the Bank at the Ceiling Profit Rate (CPR) and the Customer will earn the profit at the Effective Profit Rate (EPR). (Please refer to the Terms and Conditions Governing Deposit Accounts for Islamic Banking).
3. Each product under CM SA has its own profit payment frequency, as outlined below:

Half Yearly	Monthly	Yearly
Basic Savings Account-i	Premier Account-i	Flexi Savers-i (until its maturity)
Savings Account-i		
Yippie-i	Maybank2u Savers-i	
imteen-i		
Personal Savers-i		

4. The initial deposit and minimum balance required for each savings account product are shown below:

Products	Initial Deposit	Minimum Balance
1. Basic Savings Account-i	RM20	RM20
2. Savings Account-i	RM50 (employment letter) RM250 (others)	RM1
3. Yippie-i	RM1	RM1
4. Imteen-i	RM50	RM1
5. Premier Account-i	RM1	-
6. Maybank2u Savers-i	<ul style="list-style-type: none"> • RM100 via online application • RM250 via branch 	RM20
7. Personal Savers-i	No initial deposit	RM1
8. Flexi Savers-i	RM50 for monthly contribution	Not applicable

If you have any questions or require assistance on Commodity Murabahah Savings Account, you can:



Call us at:
1-300-88-6688/
03-78443696



Visit us at:
[www.maybank2u.com.my/
savingsaccount](http://www.maybank2u.com.my/savingsaccount)



Email us at:
mgcc@maybank.com.my



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