

PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet before you decide to take out the Commodity Murabahah Current Account (CM CA). Be sure to also read the Terms and Conditions Governing Deposit Accounts for Islamic Banking

**MAYBANK ISLAMIC BERHAD
COMMODITY MURABAHAH CURRENT
ACCOUNT
12 MARCH 2025**

1. What is this product about?

Commodity Murabahah Current Account (CM CA) is a current account that based on the Shariah contract of Commodity Murabahah. Current account refers to a deposit product with checking facility (with exception to Maybank Global Access Account-i). 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. CM CA is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.

The following deposit products are categorised under CM CA:

1. Basic Current Account-i
2. Current Account-i
3. SME First Account-i
4. Maybank Global Access Account-i

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.

Qard: A lending contract where the Bank will lend money to you as a loan for temporary excess, in which you are bound to repay an equivalent amount at our request.

3. What do I get from this product?

Deposit Product	Basic Current Account-i (BCA-i)	Current Account-i (CA-i)	SME First Account-i	Maybank Global Access Account-i (GAA-i)
Initial Deposit	Individual and Non-Individual (SME): RM500	Individual: RM1,000 Non-Individual: RM2,000	Non-Individual: RM1,000 • SME Segment • Club, Society and Association • Company with Business Registration Number up to 12 digits	Malaysian citizen individuals aged 18 years old and above: RM50
Introducer	Yes, applicable to BCA-i for Individual only. BCA-i for SME is not required.	Yes, applicable to all type of accounts.	Not required for Sdn Bhd.	Not required
Cheque Book	Yes	Yes	Yes	No
Cashline Facility	Not applicable	Yes, subject to credit assessment.	Yes, subject to credit assessment	Not applicable
Account Statement	Monthly statement	Monthly statement	Monthly statement	Monthly e-statement

4. What are the other key terms and conditions of this product that I should know?

- A new yearly account statement containing all information related to CM selling price, rate, rebate amount and others will be introduced and generated to customer starting from January 2022.
- For CM CA, a full rebate is given to the Bank as customers agree to waive all the profit earned from the CM transaction.
- As GAA-i is a multi-currency account, please refer to the Foreign Exchange Policy Notices and multi-currency debit card terms and conditions available on www.maybank2u.com.my.

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

- No fee will be imposed on cheque book issuance except for Stamp Duty of RM15.
- Half yearly service charge of RM10 if average 6 months' balance is less than RM1,000 (not applicable to GAA-i).
- Replacement of Debit Card is RM12.
- Cash withdrawals at ATM via MEPs is RM1 per transaction.
- Cash withdrawals at overseas ATM is RM12 per transaction.
- Any early closure of account within 3 months' account opening will be charged with a RM20 fee.

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

6. What are the risks involved?

No profit to be earned and the profit generated from Commodity Murabahah transaction is waived in full to the Bank

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

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.

8. Where can I get further information?

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

9. Other Commodity Murabahah Deposit Products Available

Commodity Murabahah Savings Account
Islamic Fixed Deposit-i
Prosperous Now Account-i

The information provided in this disclosure sheet is valid as at 12 March 2025.