

PRODUCT DISCLOSURE SHEET

Dear Customer,

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



MAYBANK ISLAMIC BERHAD

09/12/2025

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

What is Commodity Murabahah Current Account?

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 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

The Applicable Shariah Concept:

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. 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.**

Qard: A lending contract applicable **only for temporary excess**, where the Bank lends money to you as a loan and you are required to repay an equivalent amount upon our request.

Know Your Obligations

1. What fees and charges apply to this product?

Fees & Charges	Amount
Stamp Duty fee for cheque book issuance*	RM15
Half-yearly service charge for accounts with a 6-month average balance below RM1,000*	RM10
Any early closure of account within 3 months' account opening*	RM20
Replacement of Debit Card	RM12
Cash withdrawals at ATM via MEPs	RM1 per transaction
Cash withdrawals at overseas ATM	RM12 per transaction

**Not applicable for Maybank Global Access Account-i.*

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

2. What other obligations I need to 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. In the event of full rebate, customers agree to waive all the profit earned from the CM transaction in full to the Bank.

Other Key Terms

1. 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.
2. 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.

***NOTE TO THE PDS**

Deposit Products	Initial Deposit
1. Basic Current Account-i (BCA-i)	Individual and Non-Individual (SME): RM500
2. Current Account-i (CA-i)	Individual: RM1,000 Non-Individual: RM2,000
3. SME First Account-i	Non-Individual: RM1,000
4. Maybank Global Access Account-i (GAA-i)	Individuals aged 18 years old and above with an active current/savings account/-i with Maybank/ Maybank Islamic: RM50

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



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



Visit us at:
https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/current_account_listing.page



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mgcc@maybank.com.my



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above