

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

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Private Banking Account-i**.

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



MAYBANK ISLAMIC BERHAD
Effective 15 Dec 2025

1. Know Your Private Banking Account-i?

- This is an **unrestricted investment account** known as Mudarabah Investment Account.
- Customers grant the Bank with the mandate to make investment decisions without any specific restrictions or conditions.
- The Fund's objective is to preserve capital while providing steady returns through low risk investments.
- The Bank invests the funds in a carefully selected portfolio of Shariah compliant assets, aiming to potentially provide customers with higher returns.
- The applicable **Shariah contract is Mudarabah**.
 - The capital provider (rabbul mal) who supplies the investment capital.
 - The entrepreneur (mudarib), who manages the investment venture.
- Profits generated from the investment venture are shared between the rabbul mal and mudarib based on a mutually agreed Profit Sharing Ratio (PSR).
- Financial losses, however, are borne solely by the rabbul mal, unless such losses arise due to the mudarib's misconduct (ta'adi), negligence (taqsir), or breach of agreed terms (mukhalafah al-shurut).

For this Private Banking Account-i,

- Eligibility: Individuals / Joint
- Minimum Placement: RM10,000 via over-the-counter and RM1,000 via online banking.
- Fees & Charges: Annual maintenance fee of RM800 which will be debited from customer's Private Banking Account-i with prior notice to the customer if the customer fails to maintain a minimum of RM250,000 in Investable Assets or RM1,000,000 in Total Financial Assets for the past 12 months.

Benefits of Private Banking Account-i,

- Profit Distribution: Monthly. Paid at every end of the month.
- Indicative profit rate & PSR published monthly on the Bank's website and/or branch.
- There is no holding period, and customers may withdraw at any time through the available banking channels

2. Know Your Obligations

- ✓ You should read and understand the terms and conditions **Terms & Conditions Governing Mudarabah Investment Account(s) for Islamic Banking.**
- ✓ You may review the Fund Performance Report which is made available on the Bank's website on quarterly basis.
- ✓ 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.

3. Know Your Risk

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.

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.

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.

Credit Risk – This risk may arise when substantial amount of assets for the Fund goes into default. Bank will manage by prudent selection of diversified asset portfolios and selected assets performance will be closely monitored.

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.

If you have any questions or require assistance on Private Banking Account-i, you can:



Call us at:

1-300-88-6688/
03-78443696



Visit us at:

<https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accoun/mudarabah/pba-i.page>



Email us at:

mgcc@maybank.com.my

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. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").

NOTE TO PDS

Sample Profit Calculation:

(This is sample illustration only, does not indicate guaranteed return)

Date of placement	01/04/2025	Amount withdrawn	RM 2,000
Investment amount	RM10,000	Profit Sharing Ratio	Customer : Bank (5 : 95)
Date of withdrawal	20/04/2025	Profit to Customer	0.20% p.a. (After PSR)

Notes:

1. Profit Rate to Customer = Profit Sharing Ratio x Net Yield
2. Based on non-leap year of 365 days. Leap year is 366 days.

Profit Payable = Investment Amount x Profit Rate to Customer x No. of Days/365

Calculation 1st until 19th : $RM10,000 \times 0.20\% \times 19/365 = RM1.04$

Calculation 20th until 30th: $RM8,000 \times 0.20\% \times 11/365 = RM0.48$

Profit Payable to the Customer at month end: RM1.52

Possible Investment Outcome:

- Customer may potentially receive higher or lower returns from initial indicative profit rate.

Fund Performance: Private Banking Account-i ("PBA-i"): Return vs Benchmark

Details	2020	2021	2022	2023	2024
Profit Rate to IAH (p.a.)	0.65%	0.95%	1.10%	1.10%	1.10%
Benchmark Rate (p.a.)	0.25%	0.25%	0.27%	0.27%	0.27%

- 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 historical rates of Maybank Islamic Berhad Savings Account.

"Past performance of the investment is not an indication of its future performance."