

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 **Premier Mudharabah 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 Premier Mudharabah 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 Premier Mudharabah Account-i,

- Eligibility: Individuals / Joint
- Minimum Placement: RM1,000 via over-the-counter and RM10 via online banking.
- Fees & Charges: No processing fee upon opening of account. Other standard operational fees, please kindly refer to Bank's website.

Benefits of Premier Mudharabah 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 Premier Mudharabah 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/privilege/deposit_fd/privilege_deposit_premiermudharabah-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: Premier Mudharabah Account-i ("PMA-i"): Return vs Benchmark

| Details | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------------|-------|-------|-------|-------|-------|
| Profit Rate to IAH (p.a.) | 0.33% | 0.33% | 0.42% | 0.43% | 0.43% |
| 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."

PENTING/PENAFIAN

INI IALAH PRODUK AKAUN PELABURAN YANG TERIKAT DENGAN PRESTASI ASET-ASET SANDARAN, DAN BUKAN PRODUK DEPOSIT.

LEMBARAN PENDEDAHAN PRODUK

Pelanggan yang dihormati,

Lembaran Pendedahan Produk (PDS) ini disediakan untuk memberikan anda maklumat utama mengenai **Premier Mudharabah Account-i** anda.

Pelanggan lain telah membaca PDS ini dan mendapati ia bermanfaat; **anda juga disarankan untuk membacanya.**



MAYBANK ISLAMIC BERHAD

Berkuatkuasa 15 Dis 2025

1. Kenali Premier Mudharabah Account-i Anda

- Ini adalah **akaun pelaburan tidak terhad** dikenali sebagai Akaun Pelaburan Mudarabah.
- Pelanggan memberi mandat kepada Bank untuk membuat keputusan pelaburan tanpa menentukan sekatan atau syarat tertentu.
- Objektif Dana adalah mengekalkan modal dan menyediakan pulangan yang stabil melalui pelaburan berisiko rendah.
- Bank akan melabur dalam portfolio aset patuh Syariah milik Bank yang terpilih, yang berpotensi memberikan pulangan lebih tinggi.
- Kontrak Syariah yang digunakan adalah **Mudarabah**.
 - Pemilik modal (rabbul mal) yang menyediakan modal pelaburan.
 - Pengusaha (mudarib) yang menguruskan usaha niaga pelaburan.
- Sebarang keuntungan yang diperolehi daripada usaha niaga tersebut dikongsi di antara rabbul mal dan mudarib mengikut nisbah perkongsian keuntungan ("PSR") yang telah dipersetujui bersama.
- Kerugian akan ditanggung oleh rabbul mal dengan syarat kerugian itu tidak disebabkan oleh salah laku (ta'adi), kecuaihan (taqsir) atau pelanggaran sebarang terma tertentu (mukhalafah al-shurut) oleh mudarib.

Bagi Premier Mudharabah Account-i ini,

- Kelayakan: Individu/Bersama
- Pelaburan minimum: RM1,000 melalui kaunter dan RM10 melalui perbankan dalam talian.
- Yuran & Caj: Tiada yuran pemprosesan semasa pembukaan akaun. Untuk yuran operasi standard yang lain, sila rujuk laman web Bank.

Manfaat Premier Mudharabah Account-i,

- Agihan Keuntungan: Bulanan. Dibayar pada setiap hujung bulan.
- Kadar keuntungan indikatif & PSR diterbitkan setiap bulan di laman Bank dan/atau di cawangan.
- Tiada tempoh pegangan, dan pelanggan boleh membuat pengeluaran pada bila-bila masa melalui saluran perbankan yang tersedia.

2. Ketahui Tanggungjawab Anda

- ✓ Anda digalakkan untuk membaca dan memahami **Terma Dan Syarat Bagi Akaun Pelaburan Mudarabah Perbankan Islam**.
- ✓ Anda boleh menyemak Laporan Prestasi Dana yang disediakan di laman web Bank setiap suku tahun.
- ✓ Adalah penting untuk memaklumkan kepada kami sebarang perubahan maklumat hubungan anda bagi memastikan semua surat-menyurat sampai kepada anda dengan tepat pada masanya.

3. Kenali Risiko Anda

Risiko kehilangan modal - Pelaburan membawa risiko pengurangan dalam nilai kuasa membeli. Oleh itu, Bank hanya akan melaburkan Dana dalam pelbagai aset berisiko rendah dan menerapkan standard pengurusan pelaburan yang kukuh.

Risiko Pasaran - Aset yang dilaburkan tertakluk kepada turun naik kadar pasaran yang boleh memberi kesan kepada prestasi pendapatan keseluruhan Dana. Risiko ini akan diuruskan oleh Bank selaras dengan strategi keseluruhan perlindungan nilai.

Risiko Kecairan - Risiko ini berlaku apabila pengeluaran / penebusan melebihi jumlah pelaburan. Risiko ini akan diuruskan oleh Bank mengikut strategi keseluruhan pengurusan kecairan.

Risiko Kredit - Risiko ini mungkin timbul apabila sejumlah besar daripada aset Dana yang dilaburkan mengalami kegagalan. Risiko ini akan diuruskan oleh Bank dengan pemilihan berhemat pelbagai portfolio aset dan pengawasan yang teliti bagi prestasi aset terpilih.

Risiko Tidak Patuh Syariah - Ia merujuk kepada kegagalan mematuhi peraturan Syariah Majlis Penasihat Syariah BNM. Perkara ini akan dipantau rapi oleh Jawatankuasa Syariah Bank.

Sekiranya anda mempunyai pertanyaan atau memerlukan bantuan, anda boleh:



Hubungi Kami:

1-300-88-6688/
03-78443696



Lawati Kami:

[https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/privilege/deposit fd/privilege_deposit_premiermudharabah-i.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/privilege/deposit_fd/privilege_deposit_premiermudharabah-i.page)



Emel Kami:

mgcc@maybank.com.my

PERINGATAN

PULANGAN DARIPADA AKAUN PELABURAN INI DIPENGARUHI OLEH PRESTASI ASET SANDARAN. PRINSIPAL DAN PULANGAN TIDAK DIJAMIN DAN PELANGGAN MENGHADAPI RISIKO TIDAK MENDAPAT SABARANG PULANGAN. AKAUN PELABURAN INI TIDAK DILINDUNGI OLEH PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").

NOTA LEMBARAN PENDEDAHAN PRODUK

Contoh Pengiraan Keuntungan:

(Pengiraan ini hanya untuk tujuan ilustrasi sahaja)

| | | | |
|--------------------|------------|-------------------------------------|---------------------------|
| Tarikh Pelaburan | 01/04/2025 | Jumlah Pengeluaran | RM 2,000 |
| Jumlah Pelaburan | RM10,000 | Nisbah Perkongsian Keuntungan (PSR) | Pelanggan : Bank (5 : 95) |
| Tarikh Pengeluaran | 20/04/2025 | Kadar Pulangan Pelanggan | 0.20% p.a. (Selepas PSR) |

Notes:

1. Kadar Pulangan kepada Pelanggan = PSR x Hasil Bersih
2. Berdasarkan tahun biasa yang mempunyai 365 hari. Tahun lompat mempunyai 366 hari.

Pengiraan Keuntungan = Prinsipal x Kadar Pulangan kepada Pelanggan x Bilangan Hari/365

Pengiraan 1 hingga 19 haribulan : RM10,000 x 0.20% x 19/365 = RM1.04

Pengiraan 20 hingga 30 : RM8,000 x 0.20% x 11/365 = RM0.48

Keuntungan dibayar kepada Pelanggan pada hujung bulan : RM1.52

Kemungkinan Hasil Pelaburan:

- Pelanggan mungkin menerima pulangan yang lebih tinggi atau lebih rendah daripada kadar keuntungan indikatif awal.

Prestasi Dana: Premier Mudarabah Account-i ("PMA-i"): Pulangan vs Tanda Aras

| Butiran | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|-------|-------|-------|-------|-------|
| Purata Kadar Pulangan Pelanggan (p.a.) | 0.33% | 0.33% | 0.42% | 0.43% | 0.43% |
| Kadar Tanda Aras (p.a.) | 0.25% | 0.25% | 0.27% | 0.27% | 0.27% |

- Data prestasi mewakili kadar pulangan bersih (selepas Nisbah Perkongsian Keuntungan), berdasarkan hasil bersih yang dijana oleh Dana.
- Kadar tanda aras adalah berdasarkan rekod lepas bagi pulangan Akaun Simpanan Maybank Islamic Berhad.

"Prestasi pelaburan yang lepas tidak menjamin prestasi akan datang."