

## PRODUCT DISCLOSURE SHEET

### Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Prosperous Now! Account-i (PNA-i). Other customers have read this PDS and found it helpful; **you should read it too.**



**MAYBANK ISLAMIC BERHAD**

**09/12/2025**

### What is Prosperous Now! Account-i?

Prosperous Now! Account-i (PNA-i) is an Islamic term deposit based on the Shariah contract of Commodity Murabahah that offers instant cash\* the moment you sign up. 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. **PNA-i is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.**

\*Instant cash refers to a security deposit (**Hamish Jiddiyah**) which will be credited to customer's account on the placement day. Upon maturity of PNA-i, the Bank will pay customer the principal amount as the profit has already been paid by setting off the security deposit that paid upfront. Hamish Jiddiyah is strictly **NOT TO BE UTILISED** prior to the execution of Commodity Murabahah trading until one (1) working day after the placement date. The working day refers to Federal Territory working day.

### 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.

## Know Your Obligations

1. What are the fees and charges applicable to my account?

Fees & Charges	Amount
Stamping fee for indemnity letter will be borne by Customers in the event that the PNA-i certificate is lost or stolen	RM15

Please refer to [www.maybank2u.com.my](http://www.maybank2u.com.my) for other banking fees and charges.

2. What other obligations I need to alert?

- 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. There are risks associated with this product if a premature withdrawal is made:

- If the tenure of placement is three (3) months and below, early withdrawal will be allowed by the Bank subject to your agreement **to provide full Rebate** (Ibra') in which case no profit shall be paid.
- If the tenure of placement is more than three (3) months, early withdrawal will be allowed by the Bank subject to your agreement **to provide 50% Rebate** (Ibra') in which case half profit shall be paid.

For Premature Withdrawal Terms and Conditions, please visit [www.maybank2u.com.my](http://www.maybank2u.com.my).

2. Partial withdrawal is not allowed for this product.

## Other Key Terms

1. You must provide renewal or rollover instructions at placement or before maturity. If none is given, the Term Deposit will be automatically renewed at maturity.

2. Full withdrawal of your Term Deposit will be treated as account closure.

**\*NOTE TO THE PDS**

Products	Initial Deposit
PNA-i	RM10,000 (with increments in multiple of RM1,000)

**If you have any questions or require assistance on Prosperous Now! Account-i (PNA-i), you can:**



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



Visit us at:  
[https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/financial\\_deposits/prosperous\\_now\\_account\\_i.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/accounts/financial_deposits/prosperous_now_account_i.page)



Email us at:  
[mgcc@maybank.com.my](mailto:mgcc@maybank.com.my)



Scan the QR  
code above