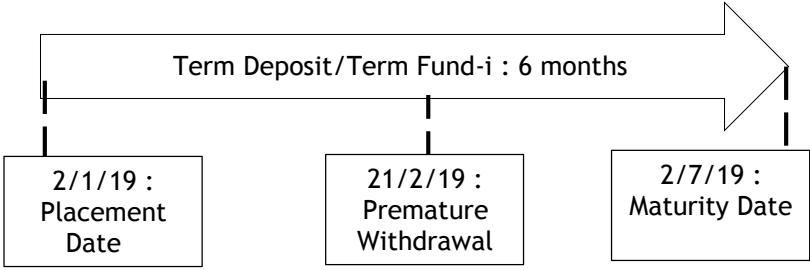
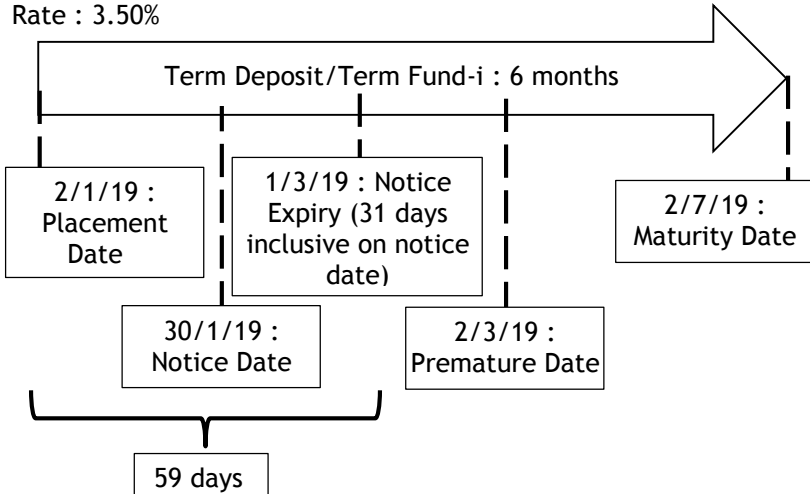


FREQUENTLY ASKED QUESTIONS (“FAQS”) FOR NEW PREMATURE WITHDRAWAL RULE FOR TERM DEPOSIT (TD) AND TERM FUND-i (TF-i)

No	Questions	Answer										
1	When is the Effective Date for the new Premature Withdrawal Rule for TD and TF-i?	The new premature withdrawal rule will be effective from 1 st January 2019. This is applicable for new and renewed placements from 1 st November 2018 onwards of which premature withdrawal is made in January 2019 onwards.										
2	What is premature withdrawal?	Premature withdrawal is withdrawal of TD or TF-i before the maturity date										
3	What are the affected products under the new premature withdrawal rule?	<div>The impacted products are as follows :-<table><tr><th>Type of Product</th><th>Products</th></tr><tr><td>Term Deposit</td><td>Islamic Fixed Deposit-i Prosperous Now! Account-i</td></tr><tr><td>Term Fund-i</td><td>General Investment Account-i</td></tr></table><div>The revised premature withdrawal rule are applicable for placement made over-the-counter and Maybank2U.</div></div>	Type of Product	Products	Term Deposit	Islamic Fixed Deposit-i Prosperous Now! Account-i	Term Fund-i	General Investment Account-i				
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4	What are the new premature withdrawal rule?	<div>The new premature withdrawal rule are as follows :-<table><tr><th>Date of Placement or Renewal</th><th>Date of Premature Withdrawal</th><th>Profit Payment</th></tr><tr><td rowspan="2">Prior to 1 November 2018</td><td>Prior to 1 January 2019</td><td rowspan="2">The existing premature withdrawal rule is applicable :- (a) no profit shall be paid on any 1, 2 or 3 months tenure Term Deposit that has not completed its respective full tenure period; (b) for Term Deposits with tenures exceeding 3 months, no profit shall be paid if the Term Deposit is uplifted before the completion of the first 3 months period; (c) other than in the circumstances mentioned in (a) and (b) above, only 50% of the accrued profit will be paid based on actual number of placement days. The above conditions does not apply for 1 month GIA-i placement. Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.</td></tr><tr><td>From 1 January 2019</td></tr><tr><td>From 1 November 2018</td><td>Prior to 1 January 2019</td><td></td></tr></table></div>	Date of Placement or Renewal	Date of Premature Withdrawal	Profit Payment	Prior to 1 November 2018	Prior to 1 January 2019	The existing premature withdrawal rule is applicable :- (a) no profit shall be paid on any 1, 2 or 3 months tenure Term Deposit that has not completed its respective full tenure period; (b) for Term Deposits with tenures exceeding 3 months, no profit shall be paid if the Term Deposit is uplifted before the completion of the first 3 months period; (c) other than in the circumstances mentioned in (a) and (b) above, only 50% of the accrued profit will be paid based on actual number of placement days. The above conditions does not apply for 1 month GIA-i placement. Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.	From 1 January 2019	From 1 November 2018	Prior to 1 January 2019	
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5	Can I/we premature withdraw my/our TD /TF-i with a notice period less than 31 days?	No. Customer can only give a notice period of 31 days or immediate premature withdrawal the placement.								
6	Do I/we need to have a Savings/ Current / Daily Fund-i Account with Maybank/Maybank Islamic to apply for the TD and TF-i premature with 31 days' notice?	Yes. Customer must have either Savings / Current / Daily Fund-i Account with Maybank to apply for the TD and TF-i premature withdrawal with 31 days' prior notice.								
7	Do I/we need to submit the 31 days' prior notice to Home Branch?	Customer is required visit to any Maybank/Maybank Islamic Branch to submit the 31 days' prior notice if the placement was made through Branches. Customer that performed the placement via Maybank2U, customer is allowed to perform the premature withdrawal with 31 days' prior notice through Maybank2U.								

8	Do I/we need to surrender the placement certificate upon giving the 'Premature Notice'?	Yes. Customer must surrender the certificate upon giving the 'Premature Notice'. An acknowledgement receipt of the certificate will be given to the customer upon request.
9	Can I/we withdraw the 31 days' notice once I/we have submitted to the Branch?	Customer is not allowed to withdraw the notice once submitted. Customer is also not allowed to uplift their placement until the expiry of the notice period.
10	How do the Bank calculate the payment of my/our profit in the event of premature withdrawal?	<p>Sample calculation of profit in the event there is premature withdrawal are as follows :-</p> <div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p><u>Immediate Premature without 31 days' Prior written notice</u></p> <p>Placement Amount : RM10,000</p>  <p><u>Profit Calculation</u> Principal Amount x Profit x (No of Days/365 @ 366) = RM10,000 x 0% x (20/365) = RM0</p> <p>Based on the new premature withdrawal rule, no profit shall be paid for immediate premature withdrawal. The Customer shall waive its right to receive the profit from the Bank on the entire contracted profit.</p> </div> <div style="border: 1px solid black; padding: 10px;"> <p><u>Premature Withdrawal with 31 days' prior written notice</u></p> <p>Placement Amount : RM10,000 Rate : 3.50%</p>  </div>

		<p><u>Profit Calculation</u> Principal Amount x Profit x (No of Days/365 @ 366) = RM10,000 x 3.50% x (59/365) x 50% = RM28.29</p> <p>Based on the new premature withdrawal rule, the Bank shall pay 50% of profit computed based on actual number of placement days. The Customer shall waive its right to the Bank on the remaining contracted profit when a 31 days' prior written notice (inclusive of the day of notice) is given by the Customer to the Bank. Customer is not allowed to uplift the placement until the due date of the notice.</p>
11	Where can I/we obtain sample notice premature withdrawal for Term Deposit and Term Fund-i?	Customer may refer to www.maybank2u.com on sample of notice premature withdrawal for Term Deposit and Term Fund-i.
12	Can the 'Premature Date' with the 31 days' prior notice greater than 'Maturity Date'?	Customer is not allowed to perform premature withdrawal with 31 days' prior notice in the event the 'Premature Date' is greater than 'Maturity Date'. Customer is advisable to remain until the maturity date.