Maybank Islamic Berhad (787435-M)
www.maybank.com.my/islamic

IMPORTANT NOTICE

Dear Valued Customer,

NEW PREMATURE WITHDRAWAL RULE FOR ISLAMIC TERM DEPOSIT AND TERM FUND-i

Please be informed that with effect from 1 January 2019 (“Effective Date”), the new premature withdrawal rule for Islamic Fixed Deposit-i (IFD-i), Prosperous Now! Account-i (PNA-i) and General Investment Account-i (GIA-i) that are renewed or placed from 1 November 2018 (“Placement Date”) 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="3">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 rowspan="2">From 1 November 2018</td><td>Prior to 1 January 2019</td></tr>
<tr><td>From 1 January 2019</td><td>The new premature withdrawal rule is applicable :-
<table><tr><th>Premature Options</th><th>Details</th></tr><tr><td>Immediate Premature (Without Prior Written Notice)</td><td>No profit shall be paid. The Customer shall waive his right to the Bank on the entire contracted profit.</td></tr><tr><td>Premature (With 31 days’ Prior Written Notice)</td><td>The Bank shall pay 50% of profit computed based on actual number of placement days. The Customer shall waive his 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.</td></tr></table></td></tr>
</table>

		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.

For more details, please refer to the ‘Terms and Conditions Governing Deposit Accounts for Islamic Banking’ and ‘Terms and Conditions Governing Mudarabah Investment Account (s) for Islamic Banking’ as displayed at the Bank’s premises or as published at www.maybank2u.com.my.

Should you wish to explore other alternatives, kindly visit our branches before the Placement Date for assistance. Please visit **www.maybank.com.my** for our Frequently Asked Questions (“FAQ”) on this new premature withdrawal rule should you need further clarification.

We acknowledge and appreciate your support in banking with us.

HUMANISING FINANCIAL SERVICES

Thank you.

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NOTIS PENTING

Pelanggan yang dihargai,

<u>PERATURAN BARU PENARIKAN BALIK DEPOSIT BERJANGKA DAN PELABURAN BERJANGKA AKAUN PELABURAN MUDARABAH</u>

Dimaklumkan bahawa mulai 1 Januari 2019 (“Tarikh Kuat Kuasa”), peraturan baru penarikan balik akaun Islamic Fixed Deposit-i (IFD-i), Prosperous Now! Account-i (PNA-i) dan General Investment Account-i (GIA-i) yang diperbaharui dan baru mulai 1 November 2018 (“Tarikh Peletakan”) adalah seperti yang berikut:-

<table>
<tr><th>Tarikh Perbaharui atau Peletakan</th><th>Tarikh Penarikan Balik</th><th>Pembayaran Keuntungan</th></tr>
<tr><td rowspan="2">Sebelum 1 November 2018</td><td>Sebelum 1 Januari 2019</td><td rowspan="3">Peraturan penarikan balik yang sedia ada seperti berikut digunapakai :-

a) tiada keuntungan akan dibayar bagi apa-apa tempoh 1 bulan, 2 bulan atau 3 bulan IFD-i dan PNA-i yang belum genap tempoh pemegangan penuh masing-masing;
b) bagi IFD-i dan PNA-i dengan tempoh melebihi 3 bulan, tiada keuntungan akan dibayar sekiranya IFD-i dan PNA-i ditarik balik sebelum genap tempoh 3 bulan pertama;
c) selain daripada keadaan yang disebutkan dalam (a) dan (b) di atas, hanya 50% daripada keuntungan terakru akan dibayar berdasarkan bilangan hari sebenar yang diletakkan.

Syarat-syarat di atas tidak terpakai untuk penempatan GIA-i 1 bulan. Pelanggan boleh menarik balik dana pada bila-bila masa dan akan menerima keuntungan terakru (jika ada) berdasarkan jumlah hari pelaburan.</td></tr>
<tr><td>Mulai 1 Januari 2019</td></tr>
<tr><td rowspan="2">Mulai 1 November 2018</td><td>Sebelum 1 Januari 2019</td></tr>
<tr><td>Mulai 1 Januari 2019</td><td>Peraturan penarikan balik yang digunapakai adalah seperti berikut :-
<table><tr><th>Penarikan balik</th><th>Butiran</th></tr><tr><td>Penarikan balik segera (Tanpa notis bertulis awal)</td><td>Tiada keutungan akan dibayar. Pelanggan akan melepaskan hak pada keuntungan yang dikontrakkan secara kesulurahan kepada Bank.</td></tr><tr><td>Penarikan balik (Dengan notis bertulis 31 hari awal)</td><td>Bank akan membayar 50% daripada keuntungan yang dikira berdasarkan bilangan hari yang sebenar diletakkan. Pelanggan akan melepaskan hak ke atas keuntungan yang selebihnya apabila notis bertulis 31 hari awal (termasuk hari notis) diberikan oleh pelanggan kepada Bank.</td></tr></table></td></tr>
</table>

		Syarat-syarat di atas tidak terpakai untuk penempatan GIA-i 1 bulan. Pelanggan boleh menarik balik dana pada bila-bila masa dan akan menerima keuntungan terakru (jika ada) berdasarkan jumlah hari pelaburan.

Untuk keterangan lanjut, sila rujuk 'Terma dan Syarat Akaun Deposit bagi Perbankan Islam' dan 'Termad dan Syarat bagi Akaun Pelaburan Mudarabah Perbankan Islam' seperti yang dipaparkan di premis Bank atau yang disiarkan di www.maybank2U.com.my

Sekiranya anda ingin mengetahui tentang produk alternatif lain, sila ke cawangan kami sebelum Tarikh Kuat Kuasa bagi mendapatkan bantuan. sila layari laman sesawang kami di www.maybank2U.com.my untuk mendapatkan Soalan-Soalan Lazim (FAQ) mengenai peraturan baru pengeluaran awal sebelum tarikh matang sekiranya anda memerlukan keterangan lanjut.

Kami amat menghargai sokongan anda kerana memilih kami sebagai bank pilihan anda.

MENGINSANKAN PERKHIDMATAN KEWANGAN

Terima kasih.