

## Note to the PDS – Maybank Islamic Gold Account-i (MIGA-i)

### Gold Redemption Channels

Redemption Channels	Remarks	Total Gold Grams Redemption Per Application / Delivery		Applicable Gold Denomination
		Min	Max	
At 31 Selected Maybank Branches	Self-Collection based on first come first serve basis*	1 gram	300 grams	1 gram 5 grams 10 grams 50 grams 100 grams
	Self-Collection based on appointment*	1,000 grams	Subject to the available Gold balance in your MIGA-i	1,000 grams
Courier Services	The courier services can deliver up to 100 grams per delivery (parcel)	1 gram	100 grams	1 gram 5 grams 10 grams 50 grams 100 grams
Special Delivery Services	The special delivery services can deliver up to 3,000 grams per delivery	500 grams (Peninsular Malaysia) 1,000 grams (East Malaysia)	3,000 grams	1 gram 5 grams 10 grams 50 grams 100 grams 1,000 grams
<b>Note:</b>				
i. *For self-collection and self-collection by appointment at selected Maybank branches, you do not have to pay any charges other than the gold redemption charges.				
ii. For the courier services or special delivery services, you have to pay the gold courier or special delivery charges in addition to the gold redemption charges.				

## Gold Redemption Charges

Gold Denomination	Total Redemption Charges Per Piece (RM)
1 gram	25.00
5 grams	36.50
10 grams	63.00
50 grams	242.50
100 grams	340.00
1,000 grams	1,450.00

**Note:** The gold redemption charges are imposed by the gold vendor.

## Courier Service Charges

Courier Service Charges		
Item	Peninsular Malaysia	East Malaysia (Sabah & Sarawak)
Insurance/Takaful Charges	RM2 per gram	RM2 per gram
Handling, Packaging and Courier Charges	RM16.75 per delivery	RM22.75 per delivery
Total Grams per Delivery (Parcel)	Minimum of 1 gram – Maximum of 100 grams	Minimum of 1 gram – Maximum of 100 grams

## Special Delivery Service Charges

Special Delivery Service Charges		
Item	Peninsular Malaysia	East Malaysia (Sabah & Sarawak)
Services Charges	RM970 per delivery	RM2,135 per delivery
Total Grams per Delivery	Minimum of 500 grams – Maximum of 3,000 grams	Minimum of 1,000 grams – Maximum of 3,000 grams

**Note:**

- You agree that the gold vendor will perform the fulfilment for the courier services and/or special delivery services. You also agree for the Bank to disclose any relevant information e.g. name of the beneficiaries, mailing address and contact number (mobile or telephone) to the gold vendor to fulfil the courier and/or special delivery services.
- The courier services and/or special delivery charges are imposed by the gold vendor.

## Methods to Open & Close Account, Buy, Sell, Transfer, Redeem & Sell Back Gold

Transaction Types	Maybank Branches	Maybank2u	MAE App
Account Opening & Closure	All branches	Available	Available
Buy* and Sell Gold	All branches	Available	Available
Gold Transfer	All branches	Available	Not Available
Buy and Sell Gold through Future Order	Not Available	Available	Not Available
Gold Redemption via: 1) Self Collection 2) Courier Services 3) Special Delivery Services 4) Self Collection by Appointment***	1) Selected 31 branches** 2) Applicable at all branches 3) Applicable at all branches 4) Selected 31 branches**	Not Available	Not Available
Sell Back the Physical Gold Bar	Selected 31 branches	Not Available	Not Available
<p><b>Note:</b></p> <p>* The final price may vary slightly as it will be based on the actual gold weight confirmed during the final calculation.</p> <p>** You may refer to the following Maybank Islamic Gold Account-i (MIGA-i) webpage for a detailed list of the 31 selected branches.  <a href="https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/wealth/gold_silver/maybank-islamic-gold-account-i.page?">https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/wealth/gold_silver/maybank-islamic-gold-account-i.page?</a></p> <p>*** Applicable for 1,000 grams and above only</p>			