

PRODUCT DISCLOSURE SHEET



(Read this Product Disclosure Sheet before you decide to take the Maybank Islamic Gold Account-i (MIGA-i). Be sure to also read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or the general terms)

Product : Maybank Islamic Gold Account-i (MIGA-i)
Date : 5 December 2020

1. What is this product about?

Maybank Islamic Gold Account-i (MIGA-i) is a Shariah-compliant gold account product that allows you to conveniently buy & invest in gold with 999.9 purity and accredited by the London Bullion Market Association (LBMA), without the hassle of keeping the gold or worrying about its security. You will get to enjoy the following benefits through MIGA-i:

- Enjoy a lower spread between Bank buying and selling price.
- Enjoy real-time market price to buy and sell gold.
- Have the option to redeem available gold balance in the MIGA-i account with physical gold bar, in denominations from 1gram to 1,000grams via self-collection at selected Maybank branches, normal courier and/or special delivery services.
- No additional charges when you transfer the gold in grams from one MIGA-i account to another MIGA-i account.
- Sell back the physical gold bar to the Bank with a competitive Bank buying price. This is only applicable for physical gold bar that was redeemed from the Bank.
- Set future order transactions to automatically buy and sell gold at your specified price online via Maybank2u.
- Conveniently open & close account, buy, sell and transfer the gold online via Maybank2u.
- Receive notifications from the Bank when you have achieve minimum 10% profit from your average purchase price. This is only applicable when you have a gold balance of 100grams and above.

Note:

- a) After you have purchased gold from the Bank, the ownership of the gold will belong to you. You will then have the option to appoint the Bank as an agent who will find a security vault service provider to safekeep your gold, or you can redeem your gold with a physical gold bar for your personal safekeeping.
- b) Successful of your buy gold transaction is subject to the Bank's daily gold sale limit.

2. What is the Shariah contract applicable?

The Shariah contract applicable for this product is Musawamah: an ordinary sale which refers to the transaction where the payment and delivery of Gold must be immediate between the Bank and you.

3. What do I get from this product?

Features	Description
Target Customer	1. Individual <ol style="list-style-type: none">a. 18 years old and aboveb. Below 18 years old (Joint account with guardian under in trust account)c. Joint account up to 4 persons

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Features	Description									
	<p>2. Non-Individual</p> <p>a. Sole proprietors</p> <p><u>Note:</u> The MIGA-i product is not open to non-citizens of Malaysia until further notice.</p>									
Minimum Initial & Subsequent Purchase	<table border="1"> <thead> <tr> <th>Type of Customer</th> <th>Initial Purchase</th> <th>Subsequent Purchase (Multiples)</th> </tr> </thead> <tbody> <tr> <td>Sole, Joint & In Trust Account</td> <td>Minimum of RM 10 or its gram equivalent based on the prevailing Bank sell price.</td> <td>Minimum of RM 10 or its gram equivalent based on the prevailing Bank sell price.</td> </tr> <tr> <td>Sole Proprietor Account</td> <td>Minimum of RM 50 or its gram equivalent based on the prevailing Bank sell price.</td> <td>Minimum of RM 10 or its gram equivalent based on the prevailing Bank sell price.</td> </tr> </tbody> </table>	Type of Customer	Initial Purchase	Subsequent Purchase (Multiples)	Sole, Joint & In Trust Account	Minimum of RM 10 or its gram equivalent based on the prevailing Bank sell price.	Minimum of RM 10 or its gram equivalent based on the prevailing Bank sell price.	Sole Proprietor Account	Minimum of RM 50 or its gram equivalent based on the prevailing Bank sell price.	Minimum of RM 10 or its gram equivalent based on the prevailing Bank sell price.
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Gold Purity	Physical gold bar with 999.9 purity that are accredited by London Bullion Market Association (LBMA)									
Currency	Malaysian Ringgit ("MYR")									
Principal Investment	Principal investment is not guaranteed									
Dividend	Non-dividend bearing account									
Transactional Account Requirement	<p>It is compulsory for you to have an Islamic and/or Conventional Current Account and/or Saving Account (CASA) before you can open the MIGA-i account to facilitate the following transactions:</p> <ol style="list-style-type: none"> 1. Bank to debit and/or credit the amount from your CASA to execute your buy and sell gold transactions. 2. Bank to debit any fee & charges where applicable from your CASA. <p><u>Note:</u> The CASA transactional account is not applicable to Maybank and/or Maybank Islamic MAE account.</p>									

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Methods to Open & Close Account, Buy, Sell, Transfer, Redeem & Sell Back Gold	<p>You may walk in to any Maybank branch or log in to Maybank2u to perform the following MIGA-i transactions:</p> <table border="1"> <thead> <tr> <th>No</th> <th>Transaction Types</th> <th>Maybank Branches</th> <th>Maybank2u</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Account Opening & Closure</td> <td>All branches</td> <td>Available</td> </tr> <tr> <td>2</td> <td>Buy and Sell Gold</td> <td>All branches</td> <td>Available</td> </tr> <tr> <td>3</td> <td>Gold Transfer</td> <td>All branches</td> <td>Available</td> </tr> <tr> <td>4</td> <td>Buy and Sell Gold through Future Order</td> <td>Not Available</td> <td>Available</td> </tr> <tr> <td>5</td> <td>Gold Redemption via: 1) Self-Collection 2) Courier Services 3) Special Delivery Services</td> <td>Selected branches Application at all branches Application at all branches</td> <td>Not Available</td> </tr> <tr> <td>6</td> <td>Sell Back the Physical Gold Bar</td> <td>Selected branches</td> <td>Not Available</td> </tr> </tbody> </table>	No	Transaction Types	Maybank Branches	Maybank2u	1	Account Opening & Closure	All branches	Available	2	Buy and Sell Gold	All branches	Available	3	Gold Transfer	All branches	Available	4	Buy and Sell Gold through Future Order	Not Available	Available	5	Gold Redemption via: 1) Self-Collection 2) Courier Services 3) Special Delivery Services	Selected branches Application at all branches Application at all branches	Not Available	6	Sell Back the Physical Gold Bar	Selected branches	Not Available
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Gold Redemption	<p>You have the option to redeem your gold ownership in the MIGA-i account with physical gold bar in denominations as per below:</p> <ul style="list-style-type: none"> a. 1gram b. 5grams c. 10grams d. 50grams e. 100grams f. 1,000grams 																												

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Features	Description					
Gold Redemption Channels	You have the option to redeem the physical gold bar via the following channels:					
	No	Redemption Channels	Remarks	Total Gold Grams Redeemable Per Application / Delivery		Applicable Gold Denomination
				Min	Max	
	1	Selected Maybank Branches	Self-collection based on first come first serve basis	1gram	300grams	1gram 5grams 10grams 50grams 10grams
			Self-collection based on appointment	1,000grams	Subject to the available Gold balance in your MIGA-i	1,000grams
2	Courier Services	The courier services can deliver up to 100 grams per delivery (parcel)	1gram	100grams	1gram 5grams 10grams 50grams 100grams	
3	Special Delivery Services	The special delivery services can deliver up to 3,000grams per delivery	500grams (Peninsular Malaysia)	3,000grams	1gram 5grams 10grams 50grams 100grams 1,000grams	
			1,000grams (East Malaysia)			

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Features	Description
	<p><u>Note:</u></p> <ul style="list-style-type: none">a) For the self-collection at selected Maybank branches, you do not have to pay any charges other than the gold redemption charges.b) For the courier services and/or special delivery services, you have to pay the gold courier and/or special delivery charges other than the gold redemption charges.c) Special delivery services are temporarily unavailable during the Movement Control Order (MCO) until further notice.
Sell Back The Physical Gold Bar to the Bank	You are allowed to sell back your physical gold bar to the Bank at selected Maybank branches by meeting certain conditions set by the Bank where the Bank will use the prevailing Bank buying price. The proceeds of sale will be credited into your CASA.
Gold Transfer (in grams only)	You are allowed to transfer your available gold balance in your MIGA-i account to other MIGA-i account which is registered under your name for joint account and/or third party name. Transfer is subject to a maximum gold value of up to RM50,000 per day based on the prevailing Bank buy price.
Selling and Buying of Gold Price	<ol style="list-style-type: none">1. Selling and buying price will be quoted daily from 8:30 am until 11:59 pm in Malaysian Ringgit (MYR) by the Bank based on live pricing.2. The selling price denotes the price that the Bank sells the gold to you.3. The buying price denotes the price that the Bank buys the gold from you.4. The selling and buying prices are displayed on www.maybank2u.com.my.5. Since the Bank is offering a real-time market price, the actual Bank buying price and/or selling price will be determined when the respective transaction is performed.6. The preferential rates for buy and sell gold is only applicable for transacting 100grams and above.
Future Order for Buy and Sell Gold	<p>You are allowed to place a future order to buy and/or sell gold at your preferred or specified price and determine the maturity (expiry date) of the future order to up to 1 month.</p> <p>In the event that the buy and/or sell gold preferred or specified price does not match during the future order period (from application date until expiry date) determined by you, you acknowledge and agree that such future order made by you would be cancelled and not carried out by the Bank.</p>

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Features	Description
Business Day	<p>1. For Maybank Branches A gold transaction can be performed during the normal business hours on a calendar day when the Bank shall be open to the public to conduct Banking business as defined in the Islamic Financial Services Act (IFSA 2013). You may refer to www.maybank2u.com.my for further details.</p> <p>2. For Maybank2u A gold transaction can be performed from 8:30 am - 11:59 pm every day including weekends and public holiday.</p>
Statement	The Bank will provide monthly e-statements to you.
Minimum Balance (in grams)	There is no minimum account balance. However, the Bank has the right to close your MIGA-i account if there is no balance in grams for a consecutive period of 3 years.
Safekeeping of the Physical Gold Bar	<p>For the safekeeping of your gold, you may appoint the Bank to act as an agent (wakalah) to identify, arrange and pay a security vault service provider to safekeep your gold. The Bank's responsibilities as an agent are as follows:</p> <ul style="list-style-type: none">• Find a reputable security vault service provider to safekeep your gold.• Enter an agreement with the security vault service provider to ensure that your gold will be maintained in an orderly manner.• Maintain all the record provided by the security vault service provider related to your gold.• Debit your CASA and pay storage fee to the security vault service provider.• Make any claims to the security vault service provider in the event of any negligent act or omission by the security vault service provider.• To assign and re-assign the physical gold bar serial number for you.• To sell or liquidate your available gold balance in MIGA-i account if the Bank failed to debit the agent fee due from your CASA for 3 consecutive months.

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5. What are the charges and fees I have to pay?

<p>Service Charges for Gold Transaction Performed via Over-The-Counter (OTC) at Maybank Branches</p>	<p>Service charge of RM 5.00 per transaction will be imposed for the following MIGA-i transactions performed via OTC at Maybank branches:</p> <ul style="list-style-type: none"> Buy Gold Sell Gold Transfer Gold <p><u>Note:</u> All the above transactions can be performed via Maybank2u without any fees and charges.</p>																						
<p>Gold Redemption Charges</p>	<table border="1" data-bbox="451 898 1429 1157"> <thead> <tr> <th>Gold Denomination</th> <th>Total Redemption Charges Per Piece (RM)</th> </tr> </thead> <tbody> <tr> <td>1gram</td> <td>25.00</td> </tr> <tr> <td>5grams</td> <td>37.50</td> </tr> <tr> <td>10grams</td> <td>65.00</td> </tr> <tr> <td>50grams</td> <td>250.00</td> </tr> <tr> <td>100grams</td> <td>350.00</td> </tr> <tr> <td>1,000grams</td> <td>1,500.00</td> </tr> </tbody> </table> <p><u>Note:</u> The gold redemption charges is imposed by the gold vendor.</p>		Gold Denomination	Total Redemption Charges Per Piece (RM)	1gram	25.00	5grams	37.50	10grams	65.00	50grams	250.00	100grams	350.00	1,000grams	1,500.00							
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	<p><u>Note:</u></p> <p>a) You agree that the gold vendor will do 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.</p> <p>b) The courier services and/or special delivery charges is imposed by the gold vendor.</p> <p>c) Special delivery services are temporarily unavailable during the Movement Control Order (MCO) until further notice.</p>
Agent Fee	<p>For the Bank appointment as an agent, the Bank will impose an agent fee of up to 0.5% per annum (p.a.) based on the average value of the gold balance in your MIGA-i.</p> <p>The agent fee will be debited from your CASA on a monthly basis.</p> <p>The agent fee may be waived at the Bank's discretion and the Bank will waive the agent fee for one (1) year from 5 December 2020 - 4 December 2021.</p>

The Bank shall notify in writing to you of any changes to fees and charges at least twenty one (21) calendar days prior to the effective date for new charges.

6. What are the major risks?

Market Risk	Various factors will affect the gold value of MIGA-i, including market conditions, investors' sentiment and confidence, profit rates, currency exchange rates, rates of inflation, business and economic, political, financial, social, environmental and other events both locally and globally.
Pricing Risk	The price of gold in MIGA-i depends on the movements in the gold market. Such reference values may be volatile and changes in such price may result in the price, level or value moving adversely to your interests and negatively affecting the return on MIGA-i.
Return or Investment Risk	You are exposed to changes in such reference values between the time you purchase the gold and the time of sale. Past performance is not an indicative of future returns. The return of the gold would be from the appreciation of your initial purchase and subject to volatility of the world and local gold market conditions. However, the return is not guaranteed while the risk of potential loss is high and substantial if and when the gold price retreated.

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YOU ARE ADVISED TO CONSIDER ALL RISK FACTORS ASSOCIATED WITH MIGA-i PRIOR TO TRANSACTING THE GOLD.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may inform us in writing or reach us via one of the channels, e.g. Maybank2u or home branch.

8. Where can I get assistance and redress?

- i. If you wish to file a complaint on the products or services provided by us, you may contact us at:

Malayan Banking Berhad
Customer Feedback Management
Level 28, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Hunting Line: 03-20748075
Email: cfm@maybank.com.my

- ii. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:-

Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1 300 88 5465
E-mail: bnmtelelink@bnm.gov.my

9. Where can I get further information?

Should you require additional information on Maybank Islamic Gold Account-i (MIGA-i), please visit any Maybank and/or Maybank Islamic branches or contact our Contact Centre at 1-300-88-6688. You may also visit our website <https://www.maybank2u.com.my> for further details.

WARNING:

THE RETURNS OF THE GOLD WOULD BE FROM APPRECIATION OF YOUR INITIAL PURCHASE AND SUBJECT TO VOLATILITY OF THE GOLD CURRENT MARKET.

MIGA-i IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

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1. Apakah produk ini?

Maybank Islamic Gold Account-i (MIGA-i) adalah produk akaun emas patuh Syariah yang memberi kemudahan kepada anda untuk membeli & melabur dalam emas dengan ketulenan 999.9 yang diakreditasi oleh London Bullion Market Association (LBMA) tanpa perlu menyimpan emas atau membimbangkan keselamatan memegangnya. Anda dapat menikmati faedah berikut melalui MIGA-i:

- Nikmati penyebaran harga yang rendah antara harga jualan dan belian Bank.
- Nikmati harga terkini mengikut pasaran untuk membeli dan menjual emas.
- Mempunyai pilihan untuk menebus baki emas yang ada di dalam akaun MIGA-i dengan emas fizikal dengan denominasi dari 1gram hingga 1,000grams melalui pengambilan sendiri dicawangan Maybank yang terpilih, perkhidmatan penghantaran dan/atau perkhidmatan penghantaran khas
- Pindah emas dalam gram dari akaun MIGA-i ke akaun MIGA-i yang lain tanpa sebarang caj.
- Jual kembali bar emas fizikal kepada Bank dengan harga belian Bank yang kompetitif. Ini hanya sah untuk bar emas fizikal yang telah ditebus dari Bank.
- Beli dan jual emas pada harga yang ditentukan oleh anda melalui transaksi pesanan masa depan secara dalam talian melalui Maybank2u.
- Lakukan pembukaan & penutupan akaun, beli, jual dan pindah emas dengan mudah secara dalam talian melalui Maybank2u.
- Terima pemberitahuan dari Bank apabila anda dapat memperoleh keuntungan minima 10% jika anda menjual emas kepada Bank. Ini hanya berlaku apabila anda mempunyai baki emas 100grams ke atas.

Nota:

- a) Selepas anda membeli emas daripada pihak Bank, anda akan menjadi pemilik emas tersebut. Anda kemudiannya mempunyai pilihan untuk melantik Bank sebagai ejen untuk mencari perkhidmatan penyedia peti keselamatan untuk menyimpan emas anda, atau anda boleh mengambil pemilikan emas melalui transaksi penebusan emas (tebus dengan bar emas fizikal) untuk simpanan sendiri.
- b) Kejayaan urus niaga beli emas anda adalah tertakluk kepada had penjualan emas harian Bank.

2. Apakah kontrak Syariah yang digunakan?

Kontrak Syariah yang digunakan untuk produk ini ialah Musawamah: jualan biasa yang merujuk kepada transaksi dimana pembayaran dan penghantaran emas mestilah dilakukan dengan segera di antara bank dan anda.

3. Apakah yang saya perolehi dari produk ini?

Ciri-Ciri	Penerangan
Pelanggan Yang Disasarkan	1. Individu a. 18 tahun dan ke atas b. Bawah 18 tahun (buka akaun bersama dengan penjaga dibawah akaun amanah) c. Akaun bersama (sehingga 4 orang sahaja)

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Ciri-Ciri	Penerangan									
	<p>2. Bukan Individu a. Pemilikan tunggal</p> <p><u>Nota:</u> Produk MIGA-i tidak dibuka kepada bukan warganegara Malaysia buat sementara waktu sehingga diberitahu kelak.</p>									
Pembelian Pertama & Seterusnya	<table border="1"><thead><tr><th>Jenis Pelanggan</th><th>Pembelian Pertama</th><th>Pembelian Seterusnya (Berganda)</th></tr></thead><tbody><tr><td>Akaun Tunggal, Bersama & Dibawah Amanah</td><td>Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.</td><td>Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.</td></tr><tr><td>Akaun Pemilikan Tunggal</td><td>Sekurang-kurangnya RM 50 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.</td><td>Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.</td></tr></tbody></table>	Jenis Pelanggan	Pembelian Pertama	Pembelian Seterusnya (Berganda)	Akaun Tunggal, Bersama & Dibawah Amanah	Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.	Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.	Akaun Pemilikan Tunggal	Sekurang-kurangnya RM 50 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.	Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.
Jenis Pelanggan	Pembelian Pertama	Pembelian Seterusnya (Berganda)								
Akaun Tunggal, Bersama & Dibawah Amanah	Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.	Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.								
Akaun Pemilikan Tunggal	Sekurang-kurangnya RM 50 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.	Sekurang-kurangnya RM 10 atau yang setaraf dalam gram berdasarkan harga jualan semasa Bank.								
Ketulenan Emas	Bar emas fizikal dengan ketulenan 999.9 yang diakreditasi oleh London Bullion Market Association (LBMA)									
Mata Wang	Ringgit Malaysia ("MYR")									
Prinsipal Pelaburan	Prinsipal pelaburan tidak dijamin									
Dividen	Akaun tidak memberi dividen									
Keperluan Akaun Transaksi	<p>Anda wajib untuk mempunyai Akaun Semasa dan/atau Akaun Simpanan (CASA) Islamic dan/atau Konvensional sebelum anda dapat membuka akaun MIGA-i untuk memudahkan transaksi berikut:</p> <ol style="list-style-type: none">1. Bank mendebit dan/atau mengkredit jumlah dari CASA anda untuk melaksanakan transaksi jual beli emas anda.2. Bank untuk mendebit sebarang yuran & caj yang berkenaan dari CASA anda.									

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Date : 5 December 2020

Ciri-Ciri	Penerangan																												
	<p>Nota: Akaun transaksi CASA tidak terpakai kepada akaun MAE Maybank dan/atau Maybank Islamic.</p>																												
Kaedah untuk Membuka & Menutup Akaun, Beli, Jual, Pindahan, Penebusan & Jual Balik Emas	Anda boleh pergi ke mana-mana cawangan Maybank atau log masuk ke Maybank2u untuk melakukan transaksi MIGA-i berikut:																												
	<table border="1"><thead><tr><th>No</th><th>Jenis Transaksi</th><th>Cawangan Maybank</th><th>Maybank2u</th></tr></thead><tbody><tr><td>1</td><td>Buka & Tutup Akaun</td><td>Semua cawangan</td><td>Boleh Dilakukan</td></tr><tr><td>2</td><td>Beli dan Jual Emas</td><td>Semua cawangan</td><td>Boleh Dilakukan</td></tr><tr><td>3</td><td>Pindahan Emas</td><td>Semua cawangan</td><td>Boleh Dilakukan</td></tr><tr><td>4</td><td>Beli dan Jual Emas melalui Pesanan Masa Depan</td><td>Tidak Boleh Dilakukan</td><td>Boleh Dilakukan</td></tr><tr><td>5</td><td>Penebusan Emas melalui: 1) Ambil Sendiri 2) Perkhidmatan Penghantaran 3) Perkhidmatan Penghantaran Khas</td><td>Cawangan terpilih Permohonan di semua cawangan Permohonan di semua cawangan</td><td>Tidak Boleh Dilakukan</td></tr><tr><td>6</td><td>Jual Balik Bar Emas Fizikal</td><td>Cawangan terpilih</td><td>Tidak Boleh Dilakukan</td></tr></tbody></table>	No	Jenis Transaksi	Cawangan Maybank	Maybank2u	1	Buka & Tutup Akaun	Semua cawangan	Boleh Dilakukan	2	Beli dan Jual Emas	Semua cawangan	Boleh Dilakukan	3	Pindahan Emas	Semua cawangan	Boleh Dilakukan	4	Beli dan Jual Emas melalui Pesanan Masa Depan	Tidak Boleh Dilakukan	Boleh Dilakukan	5	Penebusan Emas melalui: 1) Ambil Sendiri 2) Perkhidmatan Penghantaran 3) Perkhidmatan Penghantaran Khas	Cawangan terpilih Permohonan di semua cawangan Permohonan di semua cawangan	Tidak Boleh Dilakukan	6	Jual Balik Bar Emas Fizikal	Cawangan terpilih	Tidak Boleh Dilakukan
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	4	Beli dan Jual Emas melalui Pesanan Masa Depan	Tidak Boleh Dilakukan	Boleh Dilakukan																									
5	Penebusan Emas melalui: 1) Ambil Sendiri 2) Perkhidmatan Penghantaran 3) Perkhidmatan Penghantaran Khas	Cawangan terpilih Permohonan di semua cawangan Permohonan di semua cawangan	Tidak Boleh Dilakukan																										
6	Jual Balik Bar Emas Fizikal	Cawangan terpilih	Tidak Boleh Dilakukan																										
Penebusan Emas	Pelanggan mempunyai pilihan untuk menebus pemilikan emas mereka di dalam MIGA-i akaun dengan bar emas fizikal pada denominasi seperti di bawah: a. 1gram b. 5grams c. 10grams d. 50grams e. 100grams f. 1,000grams																												

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Ciri-Ciri	Penerangan					
Saluran Penebusan Emas	Anda mempunyai pilihan untuk menebus bar emas fizikal melalui saluran berikut:					
	No.	Saluran Penebusan	Kenyataan	Jumlah Penebusan Emas Bagi Setiap Permohonan / Penghantaran		Denominasi Emas Berkaitan
				Min	Maks	
	1	Cawangan Maybank Terpilih	Ambil sendiri berdasarkan kepada stok emas yang ada	1gram	300grams	1gram 5grams 10grams 50grams 100grams
			Ambil sendiri berdasarkan kepada Perkhidmatan Temujanji	1,000 grams	Tertakluk kepada baki emas dalam MIGA-i anda	1,000grams
2	Perkhidmatan Penghantaran	Perkhidmatan penghantaran boleh menampung sehingga 100 grams setiap penghantaran (bungkusan)	1gram	100grams	1gram 5grams 10grams 50grams 100grams	
3	Perkhidmatan Penghantaran Khas	Perkhidmatan penghantaran khas boleh menampung sehingga 3,000grams bagi setiap penghantaran.	500grams (Semenanjung Malaysia) 1,000 grams (Sabah & Sarawak)	3,000grams	1gram 5grams 10grams 50grams 100grams 1,000grams	

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Ciri-Ciri	Penerangan
	<p><u>Nota:</u></p> <ul style="list-style-type: none">a) Untuk pengambilan sendiri di cawangan Maybank terpilih, anda tidak perlu membayar sebarang caj selain daripada caj penebusan emas.b) Untuk perkhidmatan penghantaran dan/atau perkhidmatan penghantaran khas, anda harus membayar caj perkhidmatan penghantaran dan/atau perkhidmatan penghantaran khas selain daripada caj penebusan emas.c) Perkhidmatan penghantaran khas tidak tersedia buat sementara waktu semasa Perintah Kawalan Pergerakan (PKP) sehingga diberitahu kelak.
Jual Balik Bar Emas Fizikal Kepada Bank	Anda dibenarkan untuk menjual balik bar emas fizikal kepada Bank di cawangan Maybank terpilih dengan memenuhi syarat-syarat tertentu yang ditetapkan oleh Bank, dimana Bank akan menggunakan harga belian semasa Bank. Hasil jualan akan dikreditkan ke dalam CASA anda.
Pindahan Emas (dalam gram sahaja)	Anda dibenarkan untuk memindahkan baki emas dalam akaun MIGA-i anda ke akaun MIGA-i yang lain yang didaftarkan di atas nama anda untuk akaun bersama dan/atau nama pihak ketiga. Pindahan boleh dilakukan dalam bentuk gram dan anda boleh memindahkan sehingga nilai maksima emas RM50,000 setiap hari berdasarkan harga belian semasa Bank.
Harga Jualan dan Belian Emas	<ul style="list-style-type: none">1. Harga jual dan beli akan disebut setiap hari dari jam 8:30 pagi hingga 11:59 malam dalam Ringgit Malaysia (MYR) oleh Bank berdasarkan harga secara langsung.2. Harga jualan menandakan harga emas yang dijual oleh Bank kepada anda.3. Harga belian menandakan harga emas yang dibeli oleh Bank daripada anda.4. Harga jualan dan belian dipaparkan di www.maybank2u.com.my.5. Oleh kerana Bank menawarkan harga terkini mengikut pasaran, harga belian dan/atau harga jualan Bank yang sebenarnya akan ditentukan ketika transaksi masing-masing dilakukan.6. Kadar istimewa untuk membeli dan menjual emas hanya terpakai untuk transaksi 100 gram dan ke atas.
Pesanan Masa Depan untuk Jual Beli Emas	<p>Anda dibenarkan untuk meletakkan pesanan masa depan untuk membeli dan/atau menjual emas pada harga pilihan anda atau harga yang dinyatakan, serta menentukan tempoh matang (tarikh luput) pesanan tersebut sehingga 1 bulan.</p> <p>Sekiranya jualan dan/atau belian pada harga pilihan atau harga yang dinyatakan tidak sepadan dalam tempoh pesanan masa depan (dari tarikh permohonan sehingga tarikh luput) yang ditentukan oleh anda, anda mengakui dan bersetuju bahawa pesanan masa depan yang dibuat oleh anda akan dibatalkan dan tidak dijalankan oleh Bank.</p>

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Ciri-Ciri	Penerangan
Hari Perniagaan	<p>1. Untuk Cawangan Maybank Transaksi emas boleh dilakukan semasa waktu perniagaan biasa pada hari kalendar bila Bank dibuka kepada orang ramai untuk menjalankan perniagaan sebagaimana yang ditakrifkan dalam Islamic Financial Services Act (IFSA 2013). Anda boleh merujuk ke www.maybank2u.com.my untuk keterangan lebih lanjut.</p> <p>2. Untuk Maybank2u Transaksi emas boleh dilakukan dari jam 8:30 pagi - 11:59 malam setiap hari termasuk hujung minggu dan cuti umum.</p>
Penyata	Bank akan menyediakan e-penyata bulanan kepada anda.
Baki Minimum (dalam gram)	Tidak ada baki akaun minimum. Walau bagaimanapun, Bank mempunyai hak untuk menutup akaun MIGA-i anda jika akaun anda tidak mempunyai sebarang baki dalam gram untuk tempoh 3 tahun berturut-turut.
Simpanan Bar Emas Fizikal	<p>Untuk penyimpanan emas anda, anda boleh melantik Bank untuk bertindak sebagai seorang ejen (wakalah) untuk mengenal pasti, mengatur dan membayar Penyedia Perkhidmatan Peti Keselamatan untuk menyimpan emas anda. Tanggungjawab Bank sebagai ejen adalah seperti berikut:</p> <ul style="list-style-type: none">• Mencari penyedia perkhidmatan peti keselamatan yang boleh dipercayai untuk menyimpan emas anda dengan selamat.• Memeterai perjanjian dengan penyedia perkhidmatan peti keselamatan untuk memastikan bahawa emas anda akan disimpan dalam cara yang teratur.• Menyimpan semua rekod yang disediakan oleh penyedia perkhidmatan peti keselamatan yang berkaitan dengan emas anda.• Debit CASA anda dan bayar yuran simpanan kepada penyedia perkhidmatan peti keselamatan.• Melakukan sebarang tuntutan kepada penyedia perkhidmatan peti keselamatan sekiranya berlaku tindakan cuai atau kegagalan oleh penyedia perkhidmatan peti keselamatan.• Menetapkan dan menetapkan semula nombor siri bar emas fizikal untuk faedah anda.• Menjual atau membubarkan baki emas yang ada dalam akaun MIGA-i anda sekiranya Bank gagal mendebitkan yuran ejen dari CASA anda selama 3 bulan berturut-turut.

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5. Berapakah caj dan bayaran yang perlu saya bayar?

Caj Perkhidmatan Bagi Transaksi Emas Dilakukan Melalui di Kaunter Cawangan Maybank	<p>Caj perkhidmatan sebanyak RM5.00 akan dikenakan pada setiap transaksi MIGA-i berikut yang dilakukan melalui kaunter di cawangan Maybank:</p> <ul style="list-style-type: none">• Beli Emas• Jual Emas• Pindahan Emas <p><u>Nota:</u> Kesemua transaksi di atas boleh dilakukan melalui Maybank2u tanpa dikenakan sebarang caj dan bayaran.</p>																					
Caj Penebusan Emas	<table border="1"><thead><tr><th>Denominasi Emas</th><th>Jumlah Caj Penebusan Setiap Keping (RM)</th></tr></thead><tbody><tr><td>1gram</td><td>25.00</td></tr><tr><td>5grams</td><td>37.50</td></tr><tr><td>10grams</td><td>65.00</td></tr><tr><td>50grams</td><td>250.00</td></tr><tr><td>100grams</td><td>350.00</td></tr><tr><td>1,000grams</td><td>1,500.00</td></tr></tbody></table> <p><u>Nota:</u> Caj penebusan emas dikenakan oleh penjual emas.</p>	Denominasi Emas	Jumlah Caj Penebusan Setiap Keping (RM)	1gram	25.00	5grams	37.50	10grams	65.00	50grams	250.00	100grams	350.00	1,000grams	1,500.00							
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	<p><u>Nota:</u></p> <p>a) Anda bersetuju bahawa penjual emas akan melakukan perkhidmatan penghantaran dan/atau perkhidmatan penghantaran khas. Anda juga bersetuju bahawa Bank akan mendedahkan maklumat yang berkaitan seperti nama penerima, alamat surat-menyurat dan nombor untuk dihubungi (mudah alih atau telefon) kepada penjual emas untuk melakukan perkhidmatan penghantaran dan/atau perkhidmatan penghantaran khas.</p> <p>b) Caj perkhidmatan penghantaran dan/atau perkhidmatan penghantaran khas dikenakan oleh penjual emas.</p> <p>c) Perkhidmatan penghantaran khas tidak tersedia buat sementara waktu semasa Perintah Kawalan Pergerakan (PKP) sehingga diberitahu kelak.</p>
Yuran Ejen	<p>Untuk pelantikan Bank sebagai ejen, Bank akan mengenakan yuran ejen sehingga 0.5% setahun (p.a.) berdasarkan nilai purata baki emas anda di dalam MIGA-i.</p> <p>Bayaran ejen akan didebitkan dari CASA anda pada setiap bulan.</p> <p>Bayaran ejen boleh dikecualikan atas budi bicara Bank dan Bank akan mengecualikan bayaran ejen selama satu (1) tahun dari 5 Disember 2020 - 4 Disember 2021.</p>

Bank akan memberi notis secara bertulis kepada anda mengenai sebarang perubahan caj dan yuran sekurang-kurangnya dua puluh satu (21) hari kalendar sebelum tarikh kuat kuasa untuk caj baru.

6. Apakah risiko utama?

Risiko Pasaran	Pelbagai faktor akan memberi kesan kepada nilai emas MIGA-i, termasuk keadaan pasaran, sentimen pelabur dan keyakinan, kadar keuntungan, kadar pertukaran mata wang, kadar inflasi, perniagaan dan ekonomi, politik, kewangan, sosial, alam sekitar dan lain-lain kejadian tempatan dan global.
Risiko Harga	Harga emas MIGA-i bergantung kepada pergerakan dalam pasaran emas. Nilai rujukan tersebut mungkin berubah-ubah dan perubahan pada harga tersebut yang boleh mengakibatkan harga, tahap atau nilai memberi kesan negatif kepada kepentingan anda dan pulangan MIGA-i.
Risiko Pulangan atau Pelaburan	Anda terdedah kepada perubahan nilai rujukan tersebut antara waktu anda membeli emas dan waktu penjualan. Prestasi masa lalu bukan penentu pulangan masa depan. Pulangan emas adalah dari kenaikan atas pembelian awal dan bergantung kepada keadaan pasaran emas dunia dan tempatan yang tidak menentu. Bagaimanapun, pulangan tidak dijamin sementara risiko potensi kerugian adalah tinggi dan besar jika dan ketika harga emas jatuh.

ANDA DINASIHATKAN UNTUK MEMPERTIMBANGKAN SEMUA FAKTOR RISIKO YANG BERKAITAN DENGAN MIGA-i UNTUK MELAKUKAN TRANSAKSI EMAS.

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7. Apakah yang perlu saya lakukan sekiranya terdapat perubahan pada maklumat hubungan saya?

Adalah penting untuk anda memberitahu kami mengenai perubahan dalam maklumat hubungan anda untuk memastikan bahawa semua surat-menyurat sampai kepada anda tepat pada masanya. Untuk mengemas kini maklumat hubungan anda, anda boleh memberitahu kami secara bertulis atau menghubungi kami melalui salah satu saluran, misalnya Maybank2u atau cawangan.

8. Dimanakah saya boleh mendapatkan bantuan untuk maklumat lanjut?

- i. Sekiranya anda ingin membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, anda boleh menghubungi kami di:

Malayan Banking Berhad
Pengurusan Maklumbalas Pelanggan
Tingkat 28, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Talian Dihubungi: 03-20748075
E-mel: cfm@maybank.com.my

- ii. Sekiranya pertanyaan atau aduan anda tidak dapat diselesaikan dengan memuaskan oleh kami, anda boleh menghubungi LINK atau TELELINK Bank Negara Malaysia di:

Blok D, Bank Negara Malaysia
Jalan Dato 'Onn
50480 Kuala Lumpur
Tel: 1 300 88 5465
E- mel: bnmtelelink@bnm.gov.my

9. Dimanakah saya boleh mendapatkan maklumat lebih lanjut?

Sekiranya anda memerlukan maklumat tambahan mengenai Maybank Islamic Gold Account (MIGA-i), sila kunjungi mana-mana cawangan Maybank dan/atau Maybank Islamic atau hubungi Pusat Perhubungan kami di 1-300-88-6688. Anda juga boleh melayari laman web kami di <https://www.maybank2u.com.my> untuk maklumat lanjut.

AMARAN:

PULANGAN EMAS ADALAH DARI KENAIKAN PEMBELIAN PERMULAAN OLEH ANDA DAN TERTAKLUK KEPADA PERUBAHAN SEMASA PASARAN EMAS.

MIGA-i TIDAK DILINDUNGI OLEH PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM)