

### IMPORTANT/ DISCLAIMER

**THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A DEPOSIT PRODUCT.**

**THIS DOCUMENT ONLY VALID DURING INITIAL PLACEMENT PERIOD**

#### PRODUCT DISCLOSURE SHEET

Kindly read and understand this Product Disclosure Sheet before you apply and decide to accept the Dynamic Investment Account-i (“DIA-i”) Global Sukuk. Be sure to also read the general terms and conditions.

**PRODUCT NAME:  
 DYNAMIC INVESTMENT ACCOUNT-i  
 (“DIA-i”) GLOBAL SUKUK**

### BRIEF INFORMATION ON THE PRODUCT

#### What is this product about?

##### Applicable Shariah Contract

- Wakalah bi al-Istithmar. This is a contract between the Investment Account Holder, as *muwakkil* (principal) (“IAH”) and Maybank Islamic Berhad (“the Bank”) as the IAH’s *wakil* (agent) (“the Agent”) entered into, for the purpose of investment. The IAH provides the investment fund and appoints/authorizes the Bank as their agent to undertake and manage investment activities, of which in return, the Bank will receive fees for the services provided.
- The Bank shall not be held liable to financial losses and/or damages, except such losses and/or damages are due to the Bank’s misconduct, negligence or breach of specific terms.

##### Type of Investment

- This is an unrestricted investment account known as DIA-i Global Sukuk, whereby the IAH provides the Bank with the mandate to make the investment decisions without specifying any particular restrictions or conditions.
- DIA-i Global Sukuk will be invested into an investment portfolio of marketable securities (Sukuk assets) and Shariah-compliant financing assets to achieve investment objective.

##### Parties Involved, Roles and Responsibilities

Parties involved in this investment are the IAH and the Bank, where:

- The IAH (*Muwakkil*) will appoint the Bank as their agent (*Wakil*), directly or through an appointed trustee, and the IAH will provide the mandate and authorize the Bank to act as an Investment Manager to manage the investment funds and carry out the Shariah-compliant investment activities for the IAH.
- Relevant fees and charges will be deducted upfront from the investment funds received by the Bank from the IAH in accordance with the agreed fees and charges as stated in the terms and conditions for DIA-i Global Sukuk.
- Investment funds (after deduction of the relevant fees and charges) will then be invested into DIA-i Global Sukuk’s investment portfolio, consisting Financing Asset that will be managed by the Bank and approved Sukuk assets that will be managed by an external fund manager as appointed by the Bank.

	<ul style="list-style-type: none"> <li>The returns generated from the investment will be distributed to the IAH on a per annum basis (or on any other period which will be determined by the Bank) based on the realised profit generated by the bank.</li> <li>This investment is tied to the performance of the underlying assets; and the investment principal and its returns are not guaranteed by the Bank.</li> </ul>
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#### PRODUCT SUITABILITY

<b>Who is this product suitable for?</b>	
<b>Type of Customer</b>	<ul style="list-style-type: none"> <li>All segments individuals.</li> </ul>
<b>Objective</b>	<ul style="list-style-type: none"> <li>DIA-i Global Sukuk's objective is to provide stable returns through moderate risk investments with medium term investment horizon.</li> </ul>

#### KEY PRODUCT FEATURES

<b>What am I investing in?</b>	
<b>Investment Strategy</b>	<ul style="list-style-type: none"> <li>DIA-i Global Sukuk aims to provide the IAH with reasonable returns via investments in a combined allocation into Sukuk assets and the Bank's Financing Assets to achieve investment objective within investment parameter.</li> </ul>
<b>Managers</b>	<ul style="list-style-type: none"> <li>The investments in the Financing Assets will be managed by the Bank.</li> <li>The investments in Sukuk will be managed by the Banks's appointed external fund manager, based on the Bank's internal screening process which emphasizes on the external fund manager's capabilities in managing investment with similar investment strategy.</li> </ul>
<b>Investment Tenure</b>	<ul style="list-style-type: none"> <li>Open-ended investment.</li> <li>There are no restrictions to IAH on the investment tenure/ investment period, top-up period or redemption period.</li> </ul>
<b>Trustees</b>	<ul style="list-style-type: none"> <li>Maybank Trustees Berhad is the appointed trustee and custodian of the assets of DIA-i Global Sukuk and to safeguard the interest of IAH.</li> </ul>
<b>Launch Date</b>	<ul style="list-style-type: none"> <li>22 April 2024</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>All segments individuals</li> </ul>
<b>Minimum Initial Investment</b>	<ul style="list-style-type: none"> <li>Individuals: RM 1,000</li> </ul>
<b>Minimum Top-up Amount</b>	<ul style="list-style-type: none"> <li>Individuals: RM 100</li> </ul>
<b>Maximum Investment Limit</b>	<ul style="list-style-type: none"> <li>All segments: None</li> </ul>
<b>Minimum DIA-i Global Sukuk Size</b>	<ul style="list-style-type: none"> <li>The minimum aggregate size of the DIA-i Global Sukuk shall be RM50,000,000 by or before the end of the Initial Placement Period failing which the DIA-i Global Sukuk shall be cancelled and the IAH's respective placement will be refunded to the IAH.</li> </ul>

<b>Initial Placement Period</b>	<ul style="list-style-type: none"> <li>The initial placement period shall be up to forty (40) calendar days from the start of initial placement period date. The Bank reserves the right to shorten the initial placement period at the Bank’s discretion if it is deemed beneficial to the IAH.</li> </ul> <p><i>*Note: The Bank reserves the right not to commence the investment if the Minimum DIA-i Global Sukuk Size of RM50,000,000 is not achieved at the end of the Initial Placement Period. Should that be the case, the Bank shall refund the principal amount to the respective IAHs within a stipulated period of not more than thirty (30) calendar days. Refund will be at IAH investment cost and shall include any arranger fees that has been paid to the Bank during the process</i></p>																											
<b>Sample Profit Calculation</b>	<p>Profit Calculation below is for illustration purposes only with assumptions that:</p> <ol style="list-style-type: none"> <li>This investment placement is done by individual segment, hence chargeable Annual Management Fee at 1.00% p.a.</li> <li>Daily Net Assets Value (“NAV”) price at time of purchase is RM 1.00.</li> <li>Profit Calculation is on per annum (“p.a.”) basis.</li> </ol> <table border="1" data-bbox="456 875 1458 1160"> <thead> <tr> <th colspan="2">Calculation of IAH’s Net Investment Amount</th> <th>Amount (RM)</th> </tr> </thead> <tbody> <tr> <td colspan="2">IAH’s Investment Amount</td> <td>10,050</td> </tr> <tr> <td>Sales Charge (one-time, per investment placement)</td> <td>-0.50%</td> <td>-50</td> </tr> <tr> <td colspan="2">IAH’s Net Investment Amount</td> <td>10,000</td> </tr> </tbody> </table> <table border="1" data-bbox="456 1191 1458 1518"> <thead> <tr> <th colspan="2">IAH’s Profit Calculation (p.a.)</th> <th>Amount (RM)</th> </tr> </thead> <tbody> <tr> <td colspan="2">IAH’s Net Investment Amount</td> <td>10,000</td> </tr> <tr> <td>Gross Profit</td> <td>4.50%</td> <td>450</td> </tr> <tr> <td>Annual Management fees (p.a) to the managers</td> <td>-1.00%</td> <td>-104.50</td> </tr> <tr> <td>IAH’s Net Profit (p.a.)</td> <td>3.50%</td> <td>345.50</td> </tr> </tbody> </table> <p>All the calculation is for illustration purposes and the profit rate is <b>not guaranteed</b>.</p>	Calculation of IAH’s Net Investment Amount		Amount (RM)	IAH’s Investment Amount		10,050	Sales Charge (one-time, per investment placement)	-0.50%	-50	IAH’s Net Investment Amount		10,000	IAH’s Profit Calculation (p.a.)		Amount (RM)	IAH’s Net Investment Amount		10,000	Gross Profit	4.50%	450	Annual Management fees (p.a) to the managers	-1.00%	-104.50	IAH’s Net Profit (p.a.)	3.50%	345.50
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<b>Profit Payment Method</b>	<ul style="list-style-type: none"> <li>The profit/returns will be credited into the IAH’s Current Account/ Savings Account/ Mudarabah Investment Account maintained with Maybank Islamic Berhad. These profit/returns will not be reinvested into DIA-i Global Sukuk.</li> </ul>																											
<b>Profit Distribution Frequency</b>	<ul style="list-style-type: none"> <li>Profit distribution is expected to be paid on annual basis, if any and subject to the performance of the underlying investments assets.</li> </ul>																											
<b>Submission of Redemption Request</b>	<ul style="list-style-type: none"> <li>For any redemption application received or deemed to have been received by the Bank <b>before the cut-off time of 2.30 p.m.</b> on any Business Day, the DIA-i Global Sukuk would be cancelled based on the NAV of the DIA-i Global Sukuk as at the valuation point after the request for redemption of the DIA-i Global Sukuk is received and accepted by the Bank.</li> </ul>																											

	<ul style="list-style-type: none"> <li>Applications received or deemed to have been received by the Bank <b>after the cut-off time of 2.30 p.m.</b> on any Business Day, will be treated as received on the next Business Day.</li> </ul> <p><i>Note: Please refer to Maybank2u website (<a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a>) for the latest information.</i></p>
<b>Redemption Payment Method</b>	<ul style="list-style-type: none"> <li>The Bank will pay the redemption proceeds to the IAH on T* + 7 business days.</li> <li>The redemption amount will be credited into the Current Account/ Savings Account/ Mudarabah Investment Account that the IAH maintains with Maybank Islamic.</li> </ul> <p><i>Note: *T is the day where the request/application to redeem is treated as received by the Bank. For both creation and redemption of the DIA-i, the Bank shall not be held responsible for any delay or loss incurred in the event of:</i></p> <ul style="list-style-type: none"> <li><i>(i) Real Time Electronic Transfer of Funds and Securities (RENTAS) experiencing problems;</i></li> <li><i>(ii) Any remittance of fund that does not correspond with the request promptly;</i></li> <li><i>(iii) Inaccurate details (i.e. identity card number, account number etc.) provided by the IAH; or</i></li> <li><i>(iv) Circumstances beyond the control of the Bank or the Custodian.</i></li> </ul>
<b>Cooling-off Period</b>	<ul style="list-style-type: none"> <li>The IAH has the cooling-off rights to obtain a refund of his/her investment into DIA-i Global Sukuk if the IAH requests so within the cooling-off period.</li> <li>The cooling-off period shall be for a total of two (2) Business Days commencing from the date the investment application is received by the Bank. The cut-off time for any investment application is 2.30 p.m. on any Business Day. Applications received or deemed to have been received by the Bank after the cut-off time of 2.30 p.m. on any Business Day, will be treated as received on the next Business Day.</li> <li>The refund for the IAH's investment pursuant to the exercise of the cooling-off right shall be the sum of:           <ul style="list-style-type: none"> <li><i>(i) the NAV price at time of investment purchase; and</i></li> <li><i>(ii) the sales charge imposed on the investment amount purchased.</i></li> </ul> </li> <li>The IAH shall be refunded within seven (7) business days from receipt of the cooling-off application.</li> </ul>
<b>Available Channels to Perform Transactions (i.e. Investment, Top-up, Redemption or Switching)</b>	<ul style="list-style-type: none"> <li>For new and existing customers of the Bank: Over-the-counter (OTC) at any of Maybank/ Maybank Islamic branches.</li> </ul>

<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>To achieve the investment objective of DIA-i Global Sukuk, the Bank's appointed external fund manager may invest up to fifty percent (50%) of the DIA-i Global Sukuk's NAV in Shariah-compliant Sukuk.</li> <li>Notwithstanding and for the benefit of the IAH, up to one hundred percent (100%) of the DIA-i Global Sukuk's NAV may also be invested in Shariah-compliant the Bank's financing assets which is managed by the Bank and in liquid assets including Shariah-compliant money market instruments issued by Malaysian issuers and Malaysian financial institutions and placement in Shariah-compliant deposits with Malaysian financial institutions.</li> </ul> <table border="1" data-bbox="472 607 1445 907"> <thead> <tr> <th>Permitted Allocation</th> <th>Asset Type</th> </tr> </thead> <tbody> <tr> <td>Up to 50% of the DIA-i Global Sukuk's NAV</td> <td> <ul style="list-style-type: none"> <li>Shariah-compliant Sukuk</li> </ul> </td> </tr> <tr> <td>Up to 100% of the DIA-i Global Sukuk's NAV</td> <td> <ul style="list-style-type: none"> <li>Shariah-compliant liquid assets including Shariah-compliant money market instruments and placement in Shariah-compliant deposits</li> </ul> </td> </tr> <tr> <td>Up to 100% of the DIA-i Global Sukuk's NAV</td> <td> <ul style="list-style-type: none"> <li>Shariah-compliant Financing Assets</li> </ul> </td> </tr> </tbody> </table> <p><i>Note: Financing assets includes the Bank's retail financing (Unit Trust Financing, Home Financing, Auto Financing, Personal Financing, Credit Cards) and non-retail financing (SME Financing, Business Banking Financing and Corporate Financing).</i></p>	Permitted Allocation	Asset Type	Up to 50% of the DIA-i Global Sukuk's NAV	<ul style="list-style-type: none"> <li>Shariah-compliant Sukuk</li> </ul>	Up to 100% of the DIA-i Global Sukuk's NAV	<ul style="list-style-type: none"> <li>Shariah-compliant liquid assets including Shariah-compliant money market instruments and placement in Shariah-compliant deposits</li> </ul>	Up to 100% of the DIA-i Global Sukuk's NAV	<ul style="list-style-type: none"> <li>Shariah-compliant Financing Assets</li> </ul>				
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<b>Benchmark Returns</b>	<p>The benchmark for DIA-i Global Sukuk will be aggregate of 12-months General Investment Account-i ("GIA-i") indicative profit rate per annum and annual price return of US Treasury 7-10 years Index. The benchmark returns would take into consideration of the following: -</p> <ul style="list-style-type: none"> <li>The <b>return per annum is indicative and not guaranteed</b>. It only serves as a measure to compare DIA-i Global Sukuk's performance;</li> <li>For comparison against the benchmark, time weighted rate of return will be applied; and</li> <li>DIA-i Global Sukuk targets to achieve annualized profit payment above the benchmark.</li> </ul>												
<b>Net Asset Value ("NAV") Calculation</b>	<p>NAV Calculation below is for illustration purposes only with assumptions that:</p> <ol style="list-style-type: none"> <li>Calculation and Returns are shown on a per annum basis and calculation shown for Daily NAV will be calculated based on (1/365 days) basis.</li> <li><b>Total Investment Fund Size</b> invested in DIA-i Global Sukuk is RM 100,000,000.00, which consist of '(A) 50% Investment in Financing Assets' and '(B) 50% Investment in Marketable Securities (Sukuk)'</li> </ol> <p><b>(A) Investment in Financing Assets</b></p> <table border="1" data-bbox="456 1809 1458 2045"> <thead> <tr> <th colspan="2">Returns from Investment in Financing Assets</th> <th>Amount (RM)</th> </tr> </thead> <tbody> <tr> <td colspan="2">Investment Fund Size</td> <td>50,000,000</td> </tr> <tr> <td>Gross Yield from Financing Asset (p.a.)</td> <td>4.00%</td> <td>2,000,000</td> </tr> <tr> <td>Impairment Provision (p.a.)</td> <td>-0.50%</td> <td>-250,000</td> </tr> </tbody> </table>	Returns from Investment in Financing Assets		Amount (RM)	Investment Fund Size		50,000,000	Gross Yield from Financing Asset (p.a.)	4.00%	2,000,000	Impairment Provision (p.a.)	-0.50%	-250,000
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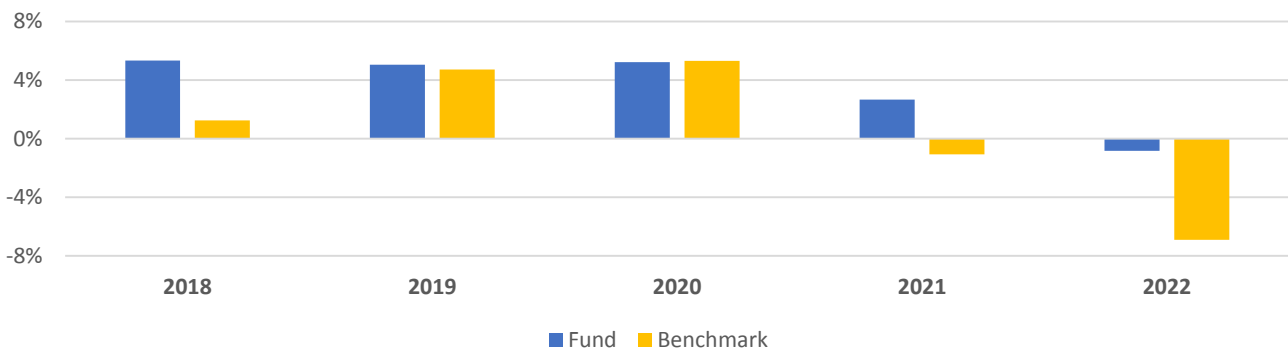
	Other Income (p.a.)	0%	0
	<b>Net Yield from Financing Assets (p.a.)</b>	3.50%	1,750,000
	<b>Net Yield from Financing Assets (daily basis)</b>	3.50%	4,795
<b>(B) Investment in Marketable Securities (Sukuk)</b>			
	<b>Returns from Investment in Marketable Securities (Sukuk)</b>		<b>Amount (RM)</b>
	Investment Fund Size		50,000,000
	Returns from Investment in Sukuk	4.50%	2,250,000
	Liabilities	0%	0
	Other Income	0%	0
	<b>Net Returns from Investment in Sukuk (p.a.)</b>	4.50%	2,250,000
	<b>Net Returns from Investment in Sukuk (daily basis)</b>	4.50%	6,164
<b>Daily NAV</b>			
	<b>Calculation on Daily NAV</b>		<b>Amount (RM)</b>
	Investment Fund Size		100,000,000
	Yield from Financing Assets	3.5% p.a	4,795
	Returns from Investment in Sukuk	4.5% p.a.	6,164
	Total	4.00% p.a	10,959
	Daily NAV before fees		100,010,959
	Annual Management Fee (to Managers)	-1.00%	-2,740
	Annual Trustee Fee	0.05%	-137
	Daily NAV after fees		100,008,082
	<b>NAV price</b>		<b>1.0001</b>
	<b>Performance Returns (%)</b>		<b>0.01%</b>
<i>Notes : All calculation are for illustration purposes and does not imply any guaranteed return provided by the bank</i>			
<b>Coverage by PIDM</b>	<ul style="list-style-type: none"> <li>This product is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).</li> </ul>		

### What are the possible outcomes of my investment?

- IAH may potentially receive higher profits compared to the benchmark 12-months General Investment Account-i (“GIA-i”) indicative profit rate per annum and annual price return of US Treasury 7-10 years Index.

#### a) Backtesting

**DIA-i Global Sukuk vs. Benchmark**



	2018	2019	2020	2021	2022	Average
<b>DIA-i Global Sukuk Gross Profit Rate (p.a.)</b>	5.33%	5.06%	5.23%	2.67%	-0.83%	3.49%
<b>Benchmark (p.a.)</b>	1.25%	4.74%	5.31%	-1.06%	-6.91%	0.66%

- Simulated performance data represents the Gross Profit Rate p.a. (before management fee and trustee fee) based on portfolio returns generated by historical return DIA-i Global Sukuk.
- Past performance is not reflective of future performance.
- Source: Bloomberg and Maybank.

#### b) Scenario Testing

The returns presented above was calculated based on the historical track record of underlying assets, i.e. 50% Bank’s financing assets and 50% Sukuk (asset allocation may differ from time to time depending on market condition). This is an open-ended fund, as such, the estimated annual income range is purely indicative only based on a 12-months holding period for scenario testing only and is subject to prevailing market conditions and product’s NAV at time of IAH investment.

#### c) Possible Future Gains and Losses

<b>Simulation on DIA-i Global Sukuk Performance (%) on per annum basis</b>			
	<b>Best</b>	<b>Base</b>	<b>Worst</b>
Investment Asset Allocation	50% Financing Assets 50% Sukuk	50% Financing Assets 50% Sukuk	50% Financing Assets 50% Sukuk
Gross Profit Rate (p.a.)	4.55%	4.30%	2.15%

**RISKS DISCLOSURE STATEMENT**
**What are the key risks associated with DIA-i Global Sukuk?**

Notwithstanding that the Bank shall emphasize on risk investment strategy and controls aligned to the investment objective of DIA-i Global Sukuk to ensure lower volatility and stable returns, customers should be aware of the various risk factors associated with this product as follows:

1. Risk of capital loss - any investment carries the risk of reduction in the value of capital invested. Hence, the Bank and its appointed external fund manager(s) will only invest DIA-i Global Sukuk in diversified assets in accordance to the intended investment objective as well as risk attributes and apply reasonable investment decision.
2. Market Risk - Invested assets are subjected to the fluctuations of market rates, which may impact the overall of DIA-i Global Sukuk. This risk shall be managed by the Bank and its appointed external fund manager (s) in accordance with sound investment management standard.
3. Credit Risk - This risk may arise when substantial amount of assets for DIA-i Global Sukuk goes into default. This shall be managed by the Bank by prudent selection of diversified asset portfolios and close monitoring of the performance of the selected assets.
4. Investment Decision Risk - This risk applies in the event the allocation of assets to be invested is not aligned with the market movement. Hence, careful selection and appropriate governance shall be applied by the Bank and its appointed external fund manager(s) in the decision-making process.
5. Regulatory Non-Compliance Risk - Such situation occurs when the investment fails to adhere to the investment parameters set forth by the relevant regulators. The risk shall be managed by the Bank and its external fund manager(s) in accordance with its overall policies and procedures.
6. Shariah Non-Compliance Risk - Failure to comply with the Shariah rulings of Shariah Advisory Council of Bank Negara Malaysia (“BNM”) or Securities Commission of Malaysia (if applicable) or relevant global bodies may result in a breach. Such occurrence shall be closely supervised by the Shariah Committee of the Bank.
7. Country Risk - Political and economic stability of the country may influence the growth and performance of the investment asset.
8. Industry/Sector Risk - Every industry/sector is exposed to various risk elements. As such, diversification and careful selection of such industry/sector exposure are critical to the Bank in managing such risk.
9. Security Specific Risk - Prices of a particular security may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such security will adversely affect DIA-i Global Sukuk’s NAV.
10. Company specific risk - Specific risks to Shariah-compliant securities issued by a company apply as there are adverse conditions or negative sentiments which a company can be uniquely exposed to, be it from the view of management issues, deteriorating business fundamentals or losing competitiveness. As a consequence, the price of Sukuk assets by such company might fall and subsequently affect DIA-i Global Sukuk’s performance. The impact of a specific company may be reduced as DIA-i Global Sukuk invests in a wide portfolio of investments consisting of Shariah-compliant securities issued by different companies thereby spreading the element of this risk through diversification.
11. Profit rate risk - This refers to the risk that the investment value of the DIA-i Global Sukuk may generally be reduced due to the future movement of profit rates. Profit rate risk is particularly borne by profit-bearing assets, such as a Shariah-compliant money market instrument. In the event that a profit-bearing asset is held till maturity, the profit rate changes will not affect the yields of the profit-bearing asset. However, investors should be aware that whether DIA-i Global Sukuk will hold any profit-bearing asset until maturity will depend on actual and expected changes in profit rates.



The Manager attempts to mitigate the profit rate risk of DIA-i Global Sukuk by managing the duration structure of the profit-bearing assets according to the Manager's view of the future profit rate trend. When profit rates are expected to increase, DIA-i Global Sukuk will switch to profit-bearing assets with shorter duration and are less sensitive to profit rate changes.

12. **Liquidity Risk** - Liquidity risk may potentially arise due to difficulty to liquidate the portfolio investment position due to multiple factors which includes lack of volume traded on the market. It may occur when DIA-i Global Sukuk holds a security which is thinly traded, or when DIA-i Global Sukuk experiences large redemptions which in turn, would require the selling of securities at a point in time when prices are unfavourable due to for example, insufficient buyers in the market at the actual or desired price or unfavourable market condition.
13. **Financing Risk** - The value of the DIA-i Global Sukuk fluctuates according to the value of the underlying investment portfolio. The IAH should assess and understand the inherent risk of investing with financed money which should include (i) the ability to service the financing payments and the increase in profit rates on the financing payments and (ii) the ability to provide additional collateral should the value of the underlying investment portfolio falls beyond a certain level.
14. **Currency Risk** - As the investments in Sukuk assets may be denominated in currencies other than the base currency of Malaysian Ringgit, any fluctuations in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments.
15. **Operational Risk** - This may occur arising from the deficiencies in information systems or inadequate internal controls whether associated with human factor, system failures, process or from external events. However, the Bank and its appointed external fund manager(s) in accordance sound investment management standard.

**“You are advised to carefully consider all risk factors before making an investment decision”**

#### FEES AND CHARGES

**What are the fee and charges involved?**

Fees and Charges	Description
Wakalah Fee (Annual Management Fee)	<ul style="list-style-type: none"> <li>• Individuals: 1.00% per annum of the NAV</li> </ul>
Sales Charge	<ul style="list-style-type: none"> <li>• All segments: 0.50% of the investment amount according to the NAV at time of purchase</li> </ul>
Annual Trustee Fee	<ul style="list-style-type: none"> <li>• All segments: 0.05% per annum of the NAV</li> </ul>
Redemption Fee	<ul style="list-style-type: none"> <li>• Nil</li> </ul>

### VALUATIONS

- DIA-i Global Sukuk will be valued at least once every business day. The valuation of DIA-i Global Sukuk will be carried out in a fair and accurate manner. DIA-i Global Sukuk will be valued at **5.30 p.m. every business day**.
- IAH will be able to obtain the performance of the DIA-i Global Sukuk from Maybank2u website ([www.maybank2u.com.my](http://www.maybank2u.com.my)) within the next two (2) business day(s).

Investment Instruments	Valuation basis
Marketable Securities (Sukuk)	<p>Market price. However, if:</p> <p>(a) a valuation based on the market price does not represent the fair value of the securities, for example during abnormal market conditions; or</p> <p>(b) no market price is available, including in the event of a suspension in the quotation of the securities for a period exceeding 14 days,</p> <p>then the securities should be valued at fair value, as determined in good faith by the external fund manager.</p>
Financing assets	<p>The Bank will perform valuation of the financing assets in accordance with the Malaysian Financial Reporting Standards (“MFRS”) which will be carried out on a monthly basis. The net returns from the financing assets will be taking into account the gross yield of the financing assets portfolio and the impairment provisions attached to it.</p> <p>For the purpose of daily NAV computation, the profit from the financing will be accrued on a daily basis.</p>

### CONTACT INFORMATION

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

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

#### Who should I contact for further information or to lodge a complaint?

a. For internal dispute, you may contact :

- (i) Via Customer Care Hotline : 1-300-88-6688 (Malaysia)  
+603-78443696 (Overseas)
- (ii) Via email : [mgcc@maybank.com.my](mailto:mgcc@maybank.com.my)

For latest contact details, please refer to Maybank2u website ([www.maybank2u.com.my](http://www.maybank2u.com.my)) or Maybank Islamic website ([www.maybank.com/islamic](http://www.maybank.com/islamic))

b. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the BNM TELELINK

- (i) Via phone to : 1-300-88-5465 (1-300-88-LINK)
- (ii) Via fax to : +603-2174-1515
- (iii) Via email to : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)
- (iv) Via letter to : Laman Informasi Nasihat dan Khidmat (LINK)  
Bank Negara Malaysia  
P.O. Box 10922, 50929 Kuala Lumpur

**WARNING**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (“PIDM”).**

The information provided in this disclosure sheet is valid as at [date 22 April 2024]